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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors Jeffrey L. Keith et al
Applicant Microsoft Corporation
Attorney's Docket No. MS1-230US
Title: Parcel Manager for Distributed Electronic Billing System

TRANSMITTAL LETTER AND CERTIFICATE OF MAILING

To: Commissioner of Patents and Trademarks,
Washington, D.C. 20231

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The following enumerated items accompany this transmittal letter and are being submitted for the matter identified in the above caption.

1. Transmittal letter including Certificate of Express Mailing
2. New Application-title page plus 57 pages, including claims 1-19 and Abstract.
3. 10 Sheets Formal Drawings (Figs. 1-10)
4. Return Post Card

Large Entity Status [x] Small Entity Status []

Date: June 8, 1998

By: L.C. Lee
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Date: 6/8/98

By: Dana L. Calhoun
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION FOR LETTERS PATENT

**Parcel Manager for Distributed Electronic Billing
System**

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ATTORNEY'S DOCKET NO. MS1-230US

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TECHNICAL FIELD

This invention relates to systems and methods for transferring data parcels between two computers. This invention further relates to distributed electronic billing systems that implement parcel managers for handling parcel transfer between billers and a third party billing service center.

BACKGROUND OF THE INVENTION

Essentially everyone is familiar with receiving bills. Every month, like clockwork, millions of consumers and businesses receive bills for goods and services. For convenience, the term “consumer” is used throughout this document to represent both a typical person who consumes goods and services as well as a business that consumes goods and services.

At the end of each billing cycle, a biller generates a bill or statement for each consumer account having a positive or negative account balance, or having transactions that yielded a zero balance. As used herein, a “biller” is any party that originates billing statements for goods or services rendered to the consumer. Examples of billers are utilities, government, merchants, and intermediate billing services such as banks. The billing statement is typically customized according to the biller’s preferences. For example, it is common for billing statements to be printed on colored paper, display the biller’s logo, provide a billing summary, and show itemized transactions. This information is organized in a custom format that is unique to and controlled by the biller.

The biller also creates remittance information that associates the consumer account with the bill and any payment toward the bill. The remittance information is typically in the form of a detachable stub or coupon that the consumer detaches

1 from the billing statement and returns along with the payment. This remittance
2 stub is also customized according to the biller's preferences.

3 With the growing popularity and use of personal finance computer
4 software, it would be beneficial for billers to distribute their billing statements
5 electronically and to receive payments electronically. Unfortunately, most of the
6 finance computer software focuses primarily on bill payment, with some emphasis
7 on electronic bill management, but with little innovation in bill distribution and
8 presentment. Many of these systems still rely on delivery of paper bills through
9 the U.S. mail.

10 There is a prior art electronic bill payment system, however, that mentions
11 the possibility of electronic bill distribution. This system is described in U.S.
12 Patent No. 5,465,206, entitled "Electronic Bill Pay System," which issued
13 November 7, 1995 and is assigned to Visa International. The Visa bill payment
14 system permits bills to be sent to consumers via U.S. mail or email. Unfortunately,
15 the system is limited in that the email message containing the bill must conform to
16 requirements imposed by Visa. The requirements stem from the need to route
17 remittance information back to the biller through the VisaNet® network. The
18 biller has little or no control over the format concerning how the bill is presented
19 to the consumer, but must instead accommodate a format compatible with the
20 VisaNet® network. While it may be possible for the biller and biller bank to agree
21 on some aspects of the billing format, the biller cannot independently control the
22 format.

23 It would therefore be advantageous to devise an electronic bill distribution
24 system that enables the biller to directly control the format for presenting the bill.

25 Separate from the bill format matter, there is another problem facing
acceptance of electronic bill distribution systems. Billers may not be capable of,

1 or may not wish to engage in, the task of electronically distributing billing
2 statements. From a biller perspective, it would be much more advantageous to
3 contract with a billing service to handle the electronic bill distribution tasks.
4 However, contracting with a third party raises additional concerns. It is in the
5 interest of the billing service to standardize the electronic distribution process to
6 efficiently achieve economies of scale. Yet, the biller prefers that its bills be
7 presented in customized formats, rather than standardized formats. In the Visa
8 system, for example, the biller gives up control and customization to participate in
9 the electronic system. Thus, for an electronic bill distribution system to be
10 successfully adopted, it should accommodate the biller preferences of individuality
11 while simultaneously facilitating the billing service's interests of standardization.

12 Another design consideration is that many billers already have established
13 sophisticated, expensive accounting systems. It would be beneficial to devise a
14 bill distribution and remittance management system that integrates smoothly with
15 entrenched accounting systems so that companies are not required to change their
16 traditional ways of practice.

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18 **SUMMARY OF THE INVENTION**

19 This invention concerns a system and method for reliably transferring
20 parcels from one computer to another and tracking the parcels as they are
21 transferred. The system and method are described within the context of a
22 distributed electronic billing system in which billers submit billing data to a
23 service center and the service center generates billing statements from the billing
24 data and electronically distributes the billing statements to consumers on behalf of
25 the biller.

1 The electronic billing system includes a biller integration system resident at
2 each of the billers. The biller integration system is preferably a set of software
3 tools that integrate with the biller's existing billing and accounting systems. The
4 biller integration system includes a translator component to convert the billing data
5 from the associated biller's existing billing system to an acceptable format. The
6 biller integration system also includes a statement designer that enables the biller
7 to create a billing statement template, a rules manager to establish rules for
8 inclusion of particular data and information in the bill, and a resources manager to
9 assist the biller in creating non-billing resources (e.g., logos, special offers, etc.).

10 The biller integration system sends the billing data, template, rules, and
11 resources to the billing service center, where they are stored. The service center
12 generates customized billing statements by inserting the data and resources into the
13 template at the appropriate fields and accounting for the rules, and distributes the
14 billing statements electronically to consumers.

15 The biller integration system and service center are each equipped with a
16 gateway to facilitate the exchange of the statement template, the billing data,
17 resources, and rules. Each gateway has a parcel manager to reliably transfer
18 parcels and track the parcels as they go from one computer at the biller to another
19 computer at the service center. Through this parcel handling and monitoring
20 system, the biller integration system keeps the biller informed as to the location
21 and status of the statement templates, the billing data, any forthcoming payments,
22 and so forth.

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1 **BRIEF DESCRIPTION OF THE DRAWINGS**

2 The same reference numbers are used throughout the figures to reference
3 like components and features.

4 Fig. 1 is a diagrammatic illustration of an electronic billing system.

5 Fig. 2 is an example illustration of a graphical user interface window
6 showing a billing statement.

7 Fig. 3 is a diagrammatic illustration of a biller integration system employed
8 in the electronic billing system.

9 Fig. 4 is an example illustration of a graphical user interface window
10 supported by a management console that shows a screen used to track parcels
11 traveling between a biller and a third party billing service center.

12 Fig. 5 is a diagrammatic illustration of gateways used to exchange the
13 parcels.

14 Fig. 6 is a block diagram of a biller computer that implements the biller
15 integration system of Fig. 3.

16 Fig. 7 shows the software architecture of a parcel manager, which forms
17 part of the gateway illustrated in Fig. 5.

18 Fig. 8 is a flow diagram showing steps in a method for transferring a parcel
19 between two computers in the billing system.

20 Fig. 9 is a flow diagram showing steps in a method for handling a billing
21 template through the gateways as it moves from the biller to the service center.

22 Fig. 10 is a flow diagram showing steps in a method for handling a batch of
23 billing data through the gateways as it moves from the biller to the service center.

1 **DETAILED DESCRIPTION**

2 This invention concerns a system and method for reliably transferring
3 parcels from one computer to another and tracking the parcels as they are
4 transferred. In general, the parcels can carry any type of data. For purposes of
5 describing an exemplary context, the system and method are described within the
6 context of a distributed electronic billing system in which billers submit billing
7 data to a service center and the service center generates billing statements from the
8 billing data and electronically distributes the billing statements to consumers on
9 behalf of the biller. Within this context, the parcel management system facilitates
10 the exchange of billing-related data. It is noted, however, that the parcel
11 management system and method can be implemented in other contexts.

12 Fig. 1 shows an electronic billing system 20 that enables multiple billers to
13 electronically distribute their billing statements to many consumers over a
14 network, such as the Internet. The electronic billing system 20 has multiple
15 participating billers 22(1), 22(2),..., 22(M), a service center system 24 resident at a
16 third party billing service, multiple participating banks 26(1), 26(2),..., 22(N), and
17 multiple consumers 28(1), 28(2), 28(3),..., 28(L).

18 The electronic billing system 20 facilitates distribution of bills over a data
19 network, such as the Internet. In Fig. 1, a first data network 30 interconnects the
20 billers 22(1)-22(M) with the service center system 24 and a second data network
21 32 interconnects the service center system 24 with the banks 26(1)-26(N). One or
22 both of the networks 30 and 32 may be embodied as the Internet. Alternatively,
23 one or both of the networks 30 and 32 may be implemented as other types of data
24 networks, such as proprietary WANs (wide area networks).

25 The billers 22(1)-22(M) are equipped with biller integration systems 34(1),
26 34(2),..., 34(M) that facilitate the design of templates for electronically renderable

1 billing statements. The template and billing information are sent to the service
2 center system 24 for electronic distribution of the billing statements. Each biller
3 integration system (BIS) 34(1)-34(M) integrates with the billers' existing billing
4 system 36(1), 36(2),..., 36(M). These billing systems are assumed to be
5 computerized accounting systems that track consumer accounts and generate
6 periodic billing statements. The billing systems 36 are further assumed to be
7 different from one another, whereby each system is unique or customized to the
8 biller's preferences and needs.

9 Each biller integration system 34(1)-34(M) is implemented with a translator
10 38(1), 38(2),..., 38(M), respectively, to integrate with the legacy billing systems
11 36(1)-36(M). Each translator 38(1)-38(M) is preferably a software component that
12 is uniquely configured to translate billing data from a format used by the existing
13 billing systems 36(1)-36(M) to a format compatible with the biller integration
14 systems 34(1)-34(M). Since the billing systems 36(1)-36(M) are specialized to
15 each particular biller, the translators 38(1)-38(M) are uniquely written for the
16 corresponding legacy billing system of the biller.

17 The biller integration systems 34 enable the associated billers 22 to create a
18 statement template for an electronically renderable customized billing statement.
19 In a preferred implementation, the BIS 34 is a set of software tools that assist the
20 biller in designing the template. The statement template specifies how the
21 statement will present billing information to a consumer. For instance, the
22 statement template includes various fields in which information will be inserted
23 when the electronic billing statement is generated. As an example, one type of
24 field in the template is a data field that holds billing data. As used herein, the term
25 "billing data" generally means the consumer account information, such as the

1 account number, the consumer's name and address, transaction items, amount due,
2 interest amount, minimum payments, due date, and so forth.

3 Another type of template field is a resource field that holds resources. As
4 used herein, a "resource" generally refers to non-billing data information, such as
5 phone numbers for service information, advertisements, biller logos, regulatory
6 messages, give-aways, and so forth. Since these bills are electronic, resources may
7 be in the form of video clips, sound clips, pictures, and other such content. Yet
8 another template field type is a conditional field, which holds information (data or
9 resource) whose inclusion in the bill is conditional. For instance, the biller might
10 wish to include in the bill some information on a savings plan for any consumer
11 who spends more than a threshold amount each month. When a particular
12 consumer satisfies that threshold, the savings plan information resource is
13 automatically added to the electronic bill.

14 The template is preferably constructed using as Active Server Pages, a
15 technology introduced by Microsoft Corporation. An active server page, or
16 "ASP", allows a user to define templates using a combination of a hypertext
17 language (e.g., HTML) and a scripting language, such as Visual Basic Script (or
18 "VBS") or JScript from Microsoft Corporation, perl, python, REXX, or tcl. The
19 HTML language defines the basic structure of the billing statement and the
20 scripting language defines which data is inserted into the appropriate fields. The
21 scripting instructions are set apart by special delimiters. When an ASP file is read
22 and rendered, the scripting instructions within the delimiters are executed to fill in
23 the billing data. The result is a billing statement in a pure hypertext document.
24 Active Server Pages are described in documentation available from Microsoft's
25 Web site "www.microsoft.com", under the section Internet Information Services.
This text is hereby incorporated by reference.

1 Through the custom template design process, the biller independently
2 controls the appearance and format of its billing statement. Moreover, with the
3 inclusion of conditional fields, the biller can uniquely present different information
4 to targeted consumer groups depending upon definable conditions.

5 Each biller integration system 34(1)-34(M) packages the statement template
6 together with other billing information in a standardized file. More particularly,
7 the file contains the statement template, the account data for the consumers whom
8 the biller wants to receive statements, a set of rules defining the conditions for the
9 conditional fields, and non-billing resources such as phone numbers for service
10 information, advertisements, biller logos, regulatory messages, give-aways, and so
11 forth. The file format is standardized in the sense that the service center system 24
12 expects to receive the same formats from each biller. It is noted that the account
13 data can also be sent in separate batches independently of the template file. The
14 data may be sent to the billing service more frequently than changes to the
15 templates and rules. For instance, the data may be sent as often as daily or twice
16 daily, whereas the template and rules may be changed less frequently like once a
17 month.

18 The biller integration system 34 is described in more detail in co-pending
19 U.S. Patent Application Serial No. 880,125, entitled "System and Method for
20 Designing and Distributing Customized Electronic Billing Statements". This
21 application was filed June 19, 1997 in the names of Howard Campbell, Warren T.
22 Dent, Eric Jakstadt, Darren B. Remington, Bassam Saliba, Bert Speelpenning,
23 George Webb, and is assigned to Microsoft Corporation. This application is
24 incorporated by reference.

25 The service center system 24 has an electronic bill distribution system that
22 electronically distributes the billing statements on behalf of the billers 22. The

1 service center 24 receives the standardized files from the billers 22 and unpackages
2 the statement template, rules, and resources. The service center 24 then generates
3 the customized billing statements for each biller 22 from the statement template
4 and the billing information received from that biller. The billing statements are
5 stored in a bills database 40 and electronically distributed to the consumers over
6 the Internet.

7 The service center delivers the billing statements in one of two ways. One
8 way is to directly distribute the billing statements to the consumers over the
9 network 32 (i.e., Internet), as illustrated by the communication paths to consumers
10 28(3) and 28(L). The billing statements can be embedded in an email message or a
11 notice. A direct distribution system is described in U.S. Patent Application No.
12 08/734,518, entitled "Electronic Bill Presentment and Payment System", which
13 was filed October 18, 1996 in the names of Darren Remington and Warren Dent,
14 and is assigned to Microsoft Corporation. This application is incorporated by
15 reference.

16 A second way is to make the billing statements available at Web sites, such
17 as a Web site 42 provided at the consumer's bank or a Web site 44 provided at the
18 service center 24. The consumers 28(1)-28(L) access the bank's Web server or
19 service center's Web server via universal resource locators (URLs) that are
20 assigned to the respective Web sites.

21 The consumers render the billing statements on their computer, typically on
22 an electronically-capable screen and preferably through a graphical user interface
23 (UI). The biller controls the exact information and format contained in the bill
24 through the design of the template, and decisions as to what resources, data, and
25 rules to include with the template.

1 Fig. 2 shows an example illustration of a graphical user interface with a
2 billing statement 50 rendered on a consumer's home computer monitor 48. In this
3 example, the billing statement 50 is written in a "markup language," such as
4 HTML (Hypertext Markup Language). HTML is a subset of SGML (Standard
5 Generalized Markup Language), a language formally defined as "a language for
6 document representation that formalizes markup and frees it of system and
7 processing dependencies." HTML documents are compatible with the World
8 Wide Web. The HTML billing statement 50 is rendered by an Internet browser
9 application, such as the Internet Explorer browser from Microsoft Corporation,
10 which executes on the consumer's computer.

11 The billing statement 50 is rendered according to the template design. In
12 this example, the billing statement has a banner stripe 52 across the top of the
13 screen to show biller and consumer information. The banner stripe 52 contains
14 various fields, including a resource field for the logo resource and a data field for
15 the consumer's name and address.

16 The banner strip may also contain a conditional field to hold
17 advertisements, announcements, or other types of resources, as represented by the
18 "Repair Service Information" resource 54. For instance, the biller might wish to
19 display the "Repair Service Information" resource 54 only if the particular
20 consumer has called the repair service twice in the past twelve months. The biller
21 establishes a rule for the conditional field, which stipulates that the resource should
22 only be placed in the field if the consumer records reflect that the consumer has
23 called the repair service at least twice in the past year. If the consumer activates
24 the resource, the consumer's computer dials a consumer services representative
25 over the Internet and the consumer can initiate an online discussion with the

1 representative, or alternatively the biller's consumer service group initiates a call
2 to the consumer in a corresponding and analogous manner.

3 The billing statement 50 has multiple softkeys or buttons 56 that form
4 tabbed navigation points to facilitate quick movement from one section of the bill
5 to another. In this example, there is a "Summary" tab that references the billing
6 page shown in the figure. Activation of a "Details" tab (via a mouse pointer, for
7 example) changes the screen from the summary page to one or more pages
8 itemizing the billing transactions. A "Consumer Service" tab switches to a page
9 giving instructions on how to access consumer service.

10 The billing statement 50 has a main body 58 that contains numerous data
11 fields for the billing particulars. On the summary page of the energy bill, the
12 billing data fields in body 58 include an amount due, an amount previously paid,
13 and a payment due date. On the "Details" page, the data fields in the body 58
14 might include line items detailing a purchase date, purchase order number, invoice
15 number, item number, description of item, quantity, price, total, tax, and amount
16 due.

17 The billing statement in Fig. 2 is merely one example. There are infinitely
18 many ways to organize and present data. In addition, the billing statement may
19 contain other items, such as embedded hyperlinks, executable code, and pop-up
20 dialog boxes, which provide additional design flexibility and customization. The
21 biller can essentially create any aesthetics, organization, and detail that it prefers.

22 The consumer can elect to pay the bill electronically, as well. The payment
23 phase of the billing system, as well as the settlement phase, are not discussed in
24 this document. An entire electronic billing system is described in U.S. Patent
25 Application No. 08/734,518, entitled "Electronic Bill Presentment and Payment
System", which was filed October 18, 1996 in the names of Darren Remington and

1 Warren Dent, and is assigned to Microsoft Corporation. This application is
2 incorporated by reference.

3 **Biller Integration System**

4 Fig. 3 shows a biller integration system 34 in more detail. It includes the
5 translator 38 to convert the billing data from the biller's legacy billing system into
6 data acceptable to the BIS 34 and service center 24, and a database 60 to hold the
7 converted billing data. As one example implementation, the translator 38 is
8 configured to intercept printer data file that is destined for a printer or database.
9 The printer data file is formatted for printing paper bills, as is conventional for the
10 biller. The translator 38 extracts the raw billing data from the printer data file and
11 creates a new file that is saved in database 60. It is this new file that is sent over to
12 the service center for incorporation into the template.

13 The BIS 34 also includes a statement designer 62 to create and design the
14 statement template. The statement designer 62 enables the biller to embed and
15 organize data fields, resource fields, and conditional fields within the statement
16 template and to associate the respective billing data, resources, and rules with the
17 fields. The statement designer 62 preferably supports a graphical user interface
18 that presents the statement template to the biller during construction. After the
19 template is finished, it is stored as a template file in a template store 64.

20 The BIS 34 has a rules manager 66 to establish the rules for inclusion or
21 exclusion of resources in the billing statement. The rules manager 66 associates
22 the particular data or resources with the conditional fields in the statement template
23 and defines the conditions under which the data or resources are inserted into the
24 conditional fields. When the service center generates the electronic billing
25 statements, the statements in which the conditions are met will contain the
associated data or resources while the statements in which the conditions are not

1 met will not contain any associated data or resources. The rules set by the rules
2 manager 66 are stored in a rules store 68.

3 The BIS 34 has a resource manager 70 to assist the biller in creating the
4 resources and a resource store 72 to keep the resources. The resources may be in
5 the form of text files, graphics files, audio files, video files, and the like. The BIS
6 34 further includes an advertising manager 74 to help create advertisements to be
7 included in billing statements, and an advertisement store 76 to hold the
8 advertisements.

9 A preview subsystem 78 is incorporated into the biller integration system
10 34 to allow the biller to preview how a sample billing statement will appear. The
11 preview subsystem 78 retrieves the template from the template store 64 and uses
12 sample data (which is included within the embedded fields of the template) to
13 generate a sample billing statement. The sample is displayed on a computer screen
14 for the biller to review and analyze the statement's appearance.

15 A BIS gateway 80 facilitates data communication with the service center
16 24. The BIS gateway includes a statement gateway component 82 and a payment
17 gateway component 84. The statement gateway 82 bundles together and packages
18 the template, data, rules, and resources (including advertisements) and sends the
19 package to the service center 24 for generation and distribution of the electronic
20 billing statements. As noted above, the package is preferably constructed in a data
21 file that is standardized for convenient handling the by service center.

22 The service center 24 has its own gateway 86 with a statement gateway
23 component 88 and a payment gateway component 90. The statement gateway
24 component 88 unpackages the file received from the biller and stores the data,
25 template, rules, and resources in a database. The service center 24 uses the
template, rules, and resources to create customized billing statements on behalf of

1 the biller, and merges the data with the templates to form billing statements for
2 individual consumers. One example of a billing statement is shown in Fig. 2. The
3 service center 24 distributes the billing statements electronically over the Internet,
4 or alternatively makes them available on its Web site or accessible by consumer
5 bank Web sites.

6 The consumers review their bills and determine whether to pay all, part, or
7 none of the bill. The consumer may also elect to submit a challenge or comment
8 on a particular billing item, or on the statement as a whole. The consumer returns
9 whatever payment, along any additional information and the automatically created
10 remittance data, electronically over the Internet to the service center 24.

11 The service center 24 receives the payment and bundles various payments
12 destined for individual billers into batch disbursements for those billers. The
13 service center disburses to each biller a single settlement transaction listing all
14 payments that are funded from the various consumers. The settlement information
15 contains data on each payment contained in the disbursement batch, such as
16 consumer's name, consumer's account number, payment amount, designated
17 payment date, and so forth. The service center also facilitates payment of funds
18 into the billers' accounts.

19 For each biller, the payment gateway component 90 at the service center
20 packages the settlement transaction and forwards it back to the corresponding
21 payment gateway component 84 at the BIS gateway 80. The settlement
22 information is stored in a payment/remittance database 92. The BIS 34 has an
23 accounts receivable (A/R) translator 94 and a payment translator 96 to convert the
24 payment and remittance data received from the service center 24 back into a
25 format that is compatible with the biller's legacy accounts receivable system and
payment system.

1 A management console 98 allows an operator to manage the flow of data
2 between the biller and the service center 24. The management console 98 is a
3 software program that interfaces with the BIS gateway 80, the advertising manager
4 74, the A/R translator 94, and the payment translator 96. The management console
5 98 supports a graphical user interface (UI) that enables the operator to track the
6 flow of the statement file from the biller to the service center, and to track any
7 return payments received from the service center.

8 Fig. 4 shows an example of a graphical user interface 100 supported by the
9 management console 98 when rendered on a computer monitor 102. The
10 management console UI 100 tracks data items being exchanged with the service
11 center one-by-one. The UI identifies the data item, its present location, and the
12 status of that item. As indicated by entry 104, version 1 of the statement template
13 for biller 1 is located at the service center (SC) and has a status "ready" indicating
14 that it is ready for use with billing data.

15 At the end of the billing cycle, the biller batches together the billing data for
16 its consumers and sends it across the network to the service center 24. This billing
17 data can be sent separately to the service center, which then creates billing
18 statements from the data and the template, rules, and resources that are already on
19 file at the service center. Entry 106 indicates that the batch of billing data for the
20 period ending 12/1/97 is located at the biller and is currently being packaged and
21 sent to the service center. A subsequent entry 108 informs the operator that the
22 12/1/97 batch has been received at the service center and is being loaded into the
23 database.

24 At this point, the billing operator may wish to preview the billing
25 statements prior to allowing the service center to disburse them electronically. The
statements contain the newest billing data integrated into the template to create the

1 final bills. The billing operator can preview a statistically significant sample of the
2 bills as they will appear to the consumer. Once the billing operator has approved
3 the statements, the operator sends over an activation command authorizing release
4 of the billing statements. Entry 110 reflects that the status of the 12/1/97 batch has
5 been upgraded to "Activate". Active statements can be disbursed electronically to
6 the consumers or posted to the Web site.

7 The UI 100 also tracks receipt of payment at the service center and
8 disbursement to the biller. After consumers begin paying their bills, the service
9 center batches the payments into a single settlement transaction. Entry 112
10 indicates that a settlement transaction for the previous month's batch is presently
11 located at the biller and is being unpackaged for transfer to the biller's legacy A/R
12 system.

13 **Gateway**

14 Fig. 5 shows the BIS gateway 80 and the service center gateway 86 in more
15 detail. The two gateways 80 and 86 are very similar in that they include
16 essentially the same software modules. The BIS gateway 80 is explained in detail,
17 while the service center gateway 86 is given cursory reference.

18 The BIS gateway 80 transfers and receives bytes of data using a low level
19 transport mechanism 130. The transport mechanism 130 can be implemented, for
20 example, as a file system or as a message queuing service, such as MS Message
21 Queuing (MSMQ) from Microsoft Corporation. The BIS gateway 80 has a
22 transfer service 132 that provides an API (application program interface) wrapper
23 to the transport mechanism. The transfer service 132 abstracts out the underlying
24 transport mechanism 130 so that the data can be suitably transferred over the
25 network using different mechanisms. The transfer service 132 includes APIs that
permit the billing data to be saved to a file and copied from the BIS to the service

1 center using conventional file system procedures. The transfer system 132 might
2 also include an API that packets the billing data into individual messages that are
3 sent over the network to the service center.

4 The BIS gateway 80 has a parcel manager 134 to transfer billing data and
5 other information from the BIS to the service center. The parcel manager transfers
6 the data in “parcels”. The parcel manager 134 is responsible for reliably
7 transferring parcels from the BIS 34 to the service center and tracking the parcels
8 as they go from computer to computer. It is this tracking function that enables the
9 management console UI 100 to show the location and status of particular parcels.
10 The parcel manager 134 is described below in more detail with reference to Fig. 7.

11 Atop the parcel manager 134 are a set of handlers that collectively form an
12 enterprise interface into the parcel manager. The interface handlers handle
13 requests to create different types of parcels, depending upon the type of
14 information being transferred to the service center. The enterprise interface
15 handlers include a consumer information handler 136, a payment handler 138, a
16 batch handler 140, and a template handler 142. The handlers facilitate creation of
17 particularized parcels for shipment to the service center. For instance, the batch
18 handler 140 facilitates creation of statement batch parcel to be transferred to the
19 service center. The handlers 136-142 are preferably implemented as COM
20 (component object model) objects and are called via a set of enterprise integration
21 APIs.

22 The BIS 34 has a database 144 to store the billing statement data 60 and the
23 payment/remittance information 92, as well as other billing-related information
24 such as the template versions 64. The database 144 correlates the billing data and
25 payment/remittance information through a set of relational tables with columns for
the biller, biller ID, consumer, consumer account, payment amount, amount paid,

1 due date, date paid, any challenges, and so forth. The database 144 is preferably
2 implemented using relational database software, such as SQL Server from
3 Microsoft Corporation.

4 The service center gateway 86 has essentially the same modules, including
5 a transport mechanism 150, a transfer system 152, a parcel manager 154, a
6 consumer information handler 156, a payment handler 158, a batch handler 160,
7 and a template handler 162. The service center gateway 86 is coupled to a
8 database 164, which stores such data as consumer records 166 (account number,
9 name, address, telephone number, etc.), biller records 168 (biller ID, biller address,
10 biller account, biller bank ID, etc.), statement data 170, payment
11 instructions/remittance information 172, and event information 174.

12 This latter data category—event information—includes the information
13 used to track progress of individual billing statements and payments thereto as they
14 work their way through the entire bill distribution, presentment, and payment
15 process. Each step along the way is marked as an event. For instance, one event
16 occurs when the biller sends the statement data to the service center. Another
17 event occurs when the data is loaded into the statement database 170. Another
18 event occurs when the biller activates the statement data. Another event occurs
19 when the billing statements are disbursed to consumers. Another event occurs
20 when a payment instruction is received from the consumer. Operators at the
21 service center or biller use the events stored in the events database 174 to track the
22 location and status of particular billing statements or payments.

23 Fig. 6 shows the biller integration system 34 implemented on a computing
24 system 180. The biller's computing system 180 includes a processing unit 182, a
25 volatile memory 184 (e.g., RAM), the non-volatile database memory 186 (e.g.,
disk drive, tape, disk array, etc.), a display 188, an input device 190 (e.g.,

1 keyboard, mouse, track ball, stylus, etc.), a non-volatile program memory 192
2 (e.g., ROM, disk drive, CD-ROM, etc.), and an I/O port 194 (e.g., modem,
3 network card, ISDN connection, etc.). The computer components are
4 interconnected by an electronic interconnect structure which consists of parallel
5 and serial conductors, such as SCSI-, PCI-, and RS 232-compatible conductors.
6 The biller's computer system 180 runs an operating system (not shown) which
7 supports multiple applications. The operating system is stored on the memory 192
8 and executes on the processing unit 182. The operating system is preferably a
9 multitasking operating system that allows simultaneous execution of multiple
10 applications. One preferred operating system is a Windows brand operating
11 system sold by Microsoft Corporation, such as Windows 95, Windows NT, or
12 other derivative versions of Windows.

13 As an example, the biller computing system 180 is implemented as a
14 conventional personal computer (PC) or workstation, or a cluster of PCs, which are
15 configured to run the Windows NT server operating system from Microsoft
16 Corporation. Alternatively, the biller computing system might be implemented as
17 UNIX-based computers or as mainframe computers.

18 The BIS 34 is implemented as software modules stored in program memory
19 192. The modules—billing data translator module 28, statement designer module
20 62, rules manager module 66, resource manager module 70, and advertising
21 manager module 74, management console module 98, accounts receivable
22 translator module 94, payment translator module, and gateway 80—run on the
23 operating system. In a preferred implementation, the resource manager 70 and
24 advertising manager 74 are implemented as HTML development software, such as
25 Visual InterDev from Microsoft Corporation. The statement designer 62 and the
rules manager 66 are implemented as extensions of the Visual InterDev software.

1 The billing data 60, templates 64, rules 68, resources 72, advertising information
2 76, and payment/remittance information 92 are stored in the data memory 186.

3 **Core Tables**

4 With reference again to Fig. 5, the service center maintains a minimum set
5 of core database tables to facilitate electronic distribution of billing statements
6 from numerous different billers, to facilitate receipt of payment from numerous
7 consumers, and to facilitate disbursement and settlement of the payment back to
8 the appropriate billers. The core tables correlate different database records in the
9 service center database 164. In one implementation, there are three core tables at
10 the service center: a statement table 200, a batch table 202, and a resource table
11 204. These tables pull records from one or more storage files, such as the
12 consumer records 166, biller records 168, statement data 170, and payment
13 instructions/remittance information 172.

14 The statement table 200 organizes the billing data and information used to
15 generate individual statements. For example, the statement table 200 contains data
16 fields for a biller ID to uniquely identify the particular biller, a statement ID to
17 uniquely identify a statement for a given biller, a batch ID to identify the batch of
18 billing data, a consumer ID to uniquely identify a consumer, a date on which the
19 billing period begins, a date on which the billing period ends, a due date, a
20 statement date, an amount due, a minimum payment due, a previous balance due, a
21 past due amount, and an account number. Instances of the statement table are
22 resident at the biller integration systems at the billers, as represented by table 200
23 on the biller database 144.

24 The batch table 202 organizes batches of billing statement data submitted
25 by the billers for use in generating billing statements. The batch table 202
contains, for example, data fields for a biller ID, a batch ID, a template ID to

1 identify which statement template version is to be used for statement creation, and
2 a template rule ID to identify which rules should be applied for this batch of
3 statement data.

4 The resource table 204 coordinates the resources that are to be included in
5 the batch of billing statements. The resource table 204 includes such data fields as
6 a biller ID, a batch ID, a resource ID to identify the particular resource (e.g., a
7 “repair” control or discount offering), and resource value that specifies an amount
8 level at which the resource should be offered to a consumer. As an example, the
9 biller might stipulate to include a resource that offers a discounted cruise to any
10 consumer who routinely spends \$2000 per month.

11 **Biller-Defined Details Tables**

12 The biller-based BIS maintains its own set of tables that are separate from
13 the tables at the service center. As noted above, the BIS 34 also maintains a copy
14 of the statement table 200, which holds the same summary statement data as found
15 at the service center.

16 The BIS 34 also enables the biller to define one or more details tables 206
17 in the relational database 144. In this manner, individual billers can tailor a new
18 table to hold billing items that are particular to the biller’s business practices. The
19 biller defines the fields and the contents. For instance, a credit card company may
20 want to devise a line item table that itemizes purchases made by the consumer.
21 The line item table may include fields for purchase date, store name, item number,
22 and cost of item.

23 The biller designs into the template the appropriate links to the custom
24 details tables. The credit card company, for example, constructs a template that
25 requests line items from the line item table for each individual consumer during
statement generation. The biller sends the line item table as part of the statement

1 data through the gateways to the service center for storage on the service center
2 database 164. To construct a single consumer's statement on behalf of a particular
3 biller, the service center runs the template with the designated template ID and
4 uses the biller ID, statement ID, and line item ID as keys to the general statement
5 table and line item table.

6 **Industry Schema Tables**

7 The BIS 34 and service center system 24 also support industry schema
8 tables 208, which are tailored to particular industries. Companies within the same
9 industry are expected to collect billing data and other information in many of the
10 same categories. Each industry table 208 contains predefined industry-specific
11 categories that are common across a particular industry.

12 For instance, many credit card companies might want to have a table
13 dedicated to the item-by-item information that they typically include in a
14 statement. A credit card industry table might hold such industry-specific fields to
15 support this item-by-item presentation, such as categories for purchase date, store
16 name, item number, and cost of item. As another example, many energy
17 companies might want a special table with special fields for energy consumption
18 data, such as previous meter reading, current meter reading, total number of
19 kilowatts, and price per kilowatt.

20 The industry table 208 provides a default set of categories that the statement
21 designer can use when creating the template. A credit card company, for example,
22 can select from the predefined categories in the credit card industry table when
23 designing the details section of the bill, rather than developing its own set of
24 categories.

25 The industry table 208 also holds and organizes the billing data fitting the
categories therein. When the statement data translator converts the billing data

1 from the legacy billing system into a format for the BIS, the categories of data
2 particularized to the company may be placed in the industry table 208 apart from,
3 or in addition to, the statement table 200.

4 If the industry table 208 contains all of the fields used by the biller, the
5 biller need not define its own details table 206. Instead, the biller simply invokes
6 the industry table, which can then be used in place of any specially contrived
7 details table. Alternatively, the biller can start with the industry table 208 and add
8 fields to customize the industry table, resulting in a special details table. For
9 example, an energy company that offers a savings plan to keep payments
10 approximately constant in high consumption winter times and low consumption
11 summer times might begin with the energy industry table and add extra fields
12 showing an overage or underage of amount owed as a result of complying with the
13 savings plan. In this manner, the industry schema tables 208 function like form
14 tables that can be opened as used by the biller, or modified as the biller chooses.

15 Replicas of the industry table 208 and details 206 are maintained at the
16 service center. The BIS transfers the tables as part of the batch process so that the
17 service center has the necessary data to generate billing statements on behalf of the
18 biller.

19 The categories employed in the industry tables 208 can be revised from
20 time-to-time by the service center to present more tailored versions for industries
21 or to keep up with changing industry requirements. Updated industry tables are
22 conveniently downloaded to the billers to replace out of date versions.

23 **Parcel Manager**

24 The parcel manager 134 tracks and moves data (such as a batch of
25 statements, a template, or a payment information) between the BIS gateway 80 and
the service center gateway 86. Multiple instances of the parcel manager can

1 coexist on the same computer and/or at the same site. The parcel manager 134
2 tracks both the transfer state of the parcel and the state of the contents within the
3 parcel. In one implementation, the parcel manager 134 tracks ten different transfer
4 states:

- 5 1. Initial parcel state
- 6 2. Parcel is waiting for construction
- 7 3. Parcel is under construction
- 8 4. Parcel in queue waiting to be transferred
- 9 5. Transferring parcel
- 10 6. Parcel is done with transfer and waiting to be received
- 11 7. Receiving parcel
- 12 8. Receiving complete
- 13 9. Application received the data from the parcel and successfully processed
- 14 it
- 15 10. Application received the data from the parcel but failed to process it

17
18 With respect to the content state, the parcel manager 134 tracks such events
19 as whether the billing data is loaded on the service center database 144, whether a
20 batch of billing data has been processed by the service center, whether the biller
21 has activated the batch, and so forth. The content state is made available to
22 applications interested in a parcel.

23 The parcel manager 134 enables the capabilities to move a parcel between
24 the BIS and service center and to persistently track all activities associated with the
25 parcel. The parcel manager 134 is fundamentally a wrapper on the transfer service
132 and transport layer 130. However, the parcel manager 134 does not depend

1 specifically on the underlying transport mechanism (e.g., MSMQ or file system).
2 As a result, the actual transport mechanism is abstracted from the parcel manager,
3 enabling the parcel manager to operate with different types of messaging systems.

4 A parcel is a collection of objects that are sent together as a logical unit. A
5 parcel may consist of multiple parcel components as defined by the application
6 level. Thus a batch consisting of multiple tables would probably be transmitted as
7 a single parcel where each table would be implemented as a parcel component.
8 Through this abstraction, the parcel manager 134 can support many different
9 parcel types and new parcel types.

10 The parcel manager 134 generates bulletins to provide information about
11 the status and contents of a parcel. Although a parcel is transmitted only once,
12 there may be many bulletins (in both directions) updating the state of the parcel
13 and its contents. Subsequent actions on the parcel data (e.g., a batch is activated,
14 etc.) result in the generation of new bulletins to inform the sending system of
15 status changes. Bulletin contents are defined at the application level and are
16 transmitted on behalf of the application(s) by the parcel manager.

17 Fig. 7 shows the BIS parcel manager 134 in more detail. Applications 220
18 running at the biller computer system use the parcel manager 134 to create a
19 parcel, send the parcel across to a computer at the service center, and receive
20 notifications on the status and location of the parcel as it moves from one machine
21 to another. Applications 200 interface with the parcel manager 134 via the APIs in
22 the enterprise interface 222, which consists of the consumer information handler
23 136, the payment handler 138, the batch handler 140, and the template handler 142
24 (see Fig. 5). The management console 98 works with the parcel manager 134 to
25 track the parcels between computers. It is noted that the parcel manager 154

1 residing at the service center gateway 86 is essentially the same, and is not
2 described in detail.

3 The parcel manager 134 has a parcel manager interface object 224 that
4 provides an interface into the parcel manager and its subordinate objects. Table 1
5 lists the methods supported by the parcel manager object 224.

6
7 **Table 1: Methods of Parcel Manager Interface Object 224**

8	<u>Name</u>	<u>Description</u>
9	10 Parcels	11 Parcel enumerator.
12	13 ParcelsByState	14 Parcel enumerator for searching parcels 15 based on state.
16	17 ParcelsByDate	18 Parcel enumerator for searching parcels 19 based on date.
20	21 ParcelsByInfo	22 Parcel enumerator to list parcels based 23 on application supplied information.
24	25 ParcelsByCertified	26 Parcel enumerator to list parcels based 27 on certified parcel information.
28	29 FindParcel	30 Retrieves a specific parcel from the 31 parcel database. Unlike the above parcel 32 collection methods, FindParcel returns 33 an actual Parcel object.
34	35 CreateNewParcel	36 Used to generate a new parcel by an 37 application that wants to send data. 38 Returns a pointer to the newly created 39 parcel.
40	41 ConfigContexts	42 Enumeration method to list all 43 configurations on the machine. Will 44 only return configuration context records 45 that match the parcel manager's context.

1	AllConfigContexts	Enumeration method to list all configurations on the machine, regardless of the parcel manager's context.
2		
3	FindConfigContext	Finds the appropriate configuration object in the Parcel Manager's configuration table. Returns the ConfigContext object.
4		
5	NewConfigContext	Creates a new entry in the Configuration table.
6		
7	ParcelLogEntries	Enumeration method to list all parcel entries based on date range.
8		
9	BulletinLogEntries	Enumeration method to list all bulletin entries based on date range.
10		
11	StartNotification	Starts a notification process and adds the specifics. All variant parameters are optional. If a notification process is already running, the new notification is added to its list. The method returns a handle so that the notification can be explicitly canceled.
12		
13	BroadcastParcels	Causes the parcel manager to recreate a remote parcel database by sending updates on all parcels and by resending all bulletins.
14		
15	StopNotification	Removes the specified notification from the notification process's list of notifications.
16		
17	ClearErrors	Removes any errors stored in the parcel manager's errors collection.
18		
19		
20	ResendCertifiedParcels	Resends all certified parcels that have not been marked as fully processed.
21		
22	IsLineUp	Checks via MSMQ to see if the connection with the service center is up.
23		
24		
25		

1 The BIS parcel manager 134 has a database object 226 that provides a
2 wrapper to a parcel database 228. The parcel database 228 holds tables used to
3 identify and track parcels as they are created and moved from one machine to
4 another. Each parcel is assigned a unique parcel number upon creation and the
5 parcel number can be used to index the tables. A parcel only travels in one
6 direction from one computer to another. Once the parcel is received and its
7 contents removed, the parcel is removed from the table.

8 As an exemplary implementation, the parcel database 228 holds six
9 different types of database tables: a parcel table, a bulletin table, a detail message
10 table, a parcel log table, bulletin log table, and a configuration context table. The
11 “parcel” table contains such fields as parcel ID, parcel type, creation date, transfer
12 state, date of transfer state, transfer address, content state, date of content state,
13 sending computer ID, receiving computer ID, and context ID. The “bulletin” table
14 contains such fields as parcel ID, bulletin ID, bulletin creation date, bulletin type,
15 detail type, bulletin transfer state, and date of bulletin transfer state. The “detail
16 message” table contains such fields as bulletin ID, and the actual textual or binary
17 data.

18 The “parcel log” table contains such fields as parcel ID, event data, type,
19 and state. The “bulletin log” table contains such fields as parcel ID, bulleting
20 creation date, event date, and bulletin transfer state. The “configuration context”
21 table contains such fields as context ID, parcel type, context type, sending channel,
22 receiving channel, and BIS master channel.

23 When an application desires to create a parcel, it calls CreateNewParcel at
24 the parcel manager interface 224. A parcel object 230 is created as a result. The
25 parcel object is used for multiple purposes, including:

1. Sending data. Data is broken into one or more parcel components as is
2 appropriate for the application. This task employs the methods
3 CreateParcelComponent and CommitSend in Table 3 below.
4. Obtain and update parcel status information using methods UpdateInfo,
5 Bulletins, and LogEntries from Table 3.
6. Send additional data in the form of bulletins, using the CreateBulletin
7 method.
8. Receive data using methods ReceiveParcel and CommitReceive.

9
10 Tables 2-4 list the properties, methods, and internal methods of the parcel
11 object 230, respectively.

12
13 **Table 2: Properties of Parcel Object 230**

<u>Name</u>	<u>put/get</u>	<u>Description</u>
ParcelID	get	Unique parcel identifier
ParcelType	get	Specifies parcel type.
ParcelTypeVersion	get	Type specific application level version. Used by the application to enforce parcel component structure. Specified at parcel creation time. May not be subsequently modified.
TypeInfo1	get, put	Type specific application level field.
TypeInfo2	get, put	Type specific application level field.
TypeInfoText	get, put	Type specific application level field. Displayed to users on the Management Console UI.
CreationDate	get	Date parcel object is created.

1	TransferState	get	Specifies transfer state.
2	TransferStateDate	get	Timestamp of the last TransferState update.
3	TransferID	get	Internal transfer ID used to identify the original parcel transfer ID.
4	TransferAddress	get	Address (MSMQ queue name) where the parcel was originally sent.
5	ResponseAddress	get	Address (MSMQ queue name) where the first response to the parcel will be sent.
6	ContentsState	get, put	Application level contents state. This state is defined by applications that use this parcel type.
7	ContentsStateText	get, put	Text description of the contents state so that the state may be properly displayed to users via management console UI.
8	ContentsStateDate	get	Timestamp of the last ContentsState update.
9	ContextID	get	Specifies context identifier for this parcel (and subsequent bulletins and updates).
10	ContextType	get	Specifies the type of machine (gateway or BIS design)
11	NumComponents	get	Number of parcel components.
12	TotalLength	get	Size in bytes of the original parcel.
13	EnableImmediateSend	get, put	Specifies whether the Transfer Service should immediately begin sending messages or wait until the entire parcel has been queued.
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1	CertifyState	get, put	Specifies whether the parcel is certified, meaning it can be resent in its entirety if the receiving machine loses its data for some reason.
3	CertifyDate	get	Timestamp of the last CertifyState update.
5	Errors	get	Returns an errors collection object.

7 **Table 3: Methods of Parcel Object 230**

9	<u>Name</u>	<u>Description</u>
10	UpdateInfo	Commits parcel property changes to the parcel database.
12	CreateParcelComponent	Creates a new parcel component to send data.
13	CommitSend	Finishes the send parcel sequence.
14	CancelSend	Cancels any send activities, including parcel components. The parcel will be removed from the parcel database.
17	CreateBulletin	Creates a new bulletin for the parcel. The bulletin type is an application-defined field.
19	Bulletins	Enumeration for all bulletins associated with the parcel.
21	BulletinsByState	Enumeration for all bulletins associated with the parcel based on bulletin information.
23	BulletinsByDate	Enumerates all bulletins created within the date range.
24	FindBulletin	Returns a specific bulletin. Useful in response to a bulletin notification message.
25	ReceiveParcel	Begins the Receive Parcel operation, locking the parcel to prevent other applications from

1		receiving the parcel contents. If the parcel has already been received (or is currently being received), this method will fail.
2		
3	GetNextParcelComponent	Returns the next parcel component. If there are no more, it returns a NULL pointer.
4		
5	CommitReceive	Finishes the receive sequence. Should only be executed when the receiver is completely done.
6		
7	CancelReceive	Cancels the receive sequence.
8		
9	LogEntries	Log Entry enumerator.
10		
11	Delete	Deletes the parcel and all bulletins from the parcel database.
12		
13	ResetReceive	Resets a parcel in the “receiving” state back to “ready to receive”. Used by a cleanup application when a parcel receiving application is abnormally terminated.
14		
15	Processed	Indicates whether the application successfully processed data subsequent to receiving it.
16		
17	Refresh	Forces the parcel object to re-query the database for any updated values.
18		
19	SendCertifiedReceipt	Specifies that the receiving application will never need the parcel data again (even in the event of a catastrophic failure), and the sending machine may clear its certified buffers.
20		
21	Resend	Resends a certified parcel.
22		
23	ClearErrors	Clears all errors from the errors collection.
24		
25		

Table 4: Internal Methods of Parcel Object 230

<u>Name</u>	<u>Description</u>
Init	Must be called immediately upon parcel creation.
NewParcel	Called by the parcel manager interface as a result of the CreateNewParcel method. The Notification object is the object to contact with updates to the parcel.
ArrivingParcelHeader	Called by the monitor object to initiate retrieval of a receive stream.
ArrivingParcelTrailer	Called by the monitor object to initiate retrieval of a trailer from a receive stream.
ExistingParcel	Called by the parcel manager interface to initialize a request for an existing parcel. Fails if the parcel is not found.
EnumeratedParcel	Called to populate an enumerated parcel.

16 With continuing reference to Fig. 7, the parcel manager 134 has a parcel
17 component object 232, which is used either to send or retrieve the actual data
18 associated with a parcel. A parcel may have multiple parcel components, as
19 defined at the application level. As one example, the biller can send over multiple
20 tables of billing data to the service center for use in generating billing statements.
21 The parcel manager 134 can create a parcel component object for each table and
22 bundle the parcel component objects into one larger parcel object.

23 The parcel manager 134 has a bulletin object 234, which is the application-
24 level object used to send update information about a parcel. If the update is small,
25 such as a status update or a simple text message (e.g., “The data was successfully
processed”), only the bulletin is sent. If more information is required, an extra

1 detail component is created to support arbitrarily large size binary or text
2 messages. The properties, methods, and internal methods of the bulletin object
3 234 are found in Tables 5, 6, and 7, respectively.

4

5 **Table 5: Properties of Bulletin Object 234**

<u>Name</u>	<u>put/get</u>	<u>Description</u>
BulletinID	get	The unique ID of the bulletin
ParcelID	get	The parcel ID of the creating parcel.
BulletinCreationDate	get	Date bulletin is created.
BulletinType	get/put	Application level type.
DetailType	get	Type of detail: “none”, “text” or “binary”.
BulletinTransferState	get	Specifies transfer state.
BulletinTransferDate	get	Date bulletin is transferred.
BulletinTransferID	get	The internal transfer identifier.
ParcelContentsState	get, put	Specifies content state.
ParcelContentsStateText	get, put	Specifies state of text content.
ParcelContentsStateDate	get	Date of contents state.
Errors	get	Returns the errors collection object.

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Table 6: Methods of Bulletin Object 234

<u>Name</u>	<u>Description</u>
CreateDetail	Creates a optional bulletin detail message, specifying the type as either binary or text.
CommitSend	Commits the send operation.
CancelSend	Cancels the send operation.
GetDetail	Pointer to receive detail data. Bulletin data may be retrieved any number of times by different applications.
Receive	Marks the bulletin as received. No information is actually retrieved, since bulletin information (detail message) is permanently stored as part of the bulletin.
CommitReceive	Commits the receive operation.
CancelReceive	Cancels the receive operation.
UpdateInfo	Causes changes made to property fields to be written to the database.
Delete	Deletes the bulletin
Resend	Resends the bulletin. Used in certified parcel operations.
LogEntries	Returns a collection of bulletin log entries based on date range.

Table 7: Internal Methods of Bulletin Object 234

	<u>Name</u>	<u>Description</u>
3	Init	Called immediately upon bulletin creation.
4	NewBulletin	Specifies that the bulletin is new.
5	ArrivingBulletin	Specifies that the bulletin should be creating from incoming data.
6	ExistingBulletin	Specifies that an existing bulletin should be used.
7	EnumeratedBulletin	Populates a bulletin.
8		
9		

A log entry object 236 that is called to log the activity of the parcel manager

134. Each log entry contains an object ID (e.g., parcel, bulletin), a log sequence number, a date, a type of object, and a state of the object.

The parcel manager also has a notification object 238, which is created in response to an application's request. The notification object 238 supports event notifications. An application implements a notification interface and invokes the StartNotification method at the parcel manager interface 224 (see Table 1) to pass the interface to the notification object 238, along with a list of which events are to receive notifications. In this implementation, the notification object 238 does not actually seek out information, but instead waits until parcels call its ParcelUpdate method (Table 8 below) and in turn calls the appropriate interface methods of the applications that have asked for events.

The notification object 238 creates a monitor object 240 and calls its AddChannel method (Table 10 below) for each queue that an application has chosen to monitor. In this way, the notification object 238 will get informed of new parcel arrivals.

1 The methods and notification interface for the notification object 238 are
2 found in Tables 8 and 9 below:
3
4

Table 8: Methods of Notification Object 238

<u>Name</u>	<u>Description</u>
Init	Initializes the notification object.
ParcelUpdate	Sent by a parcel to inform the notification object that something has changed on the parcel.
NewParcel	Sent by a parcel when a new parcel is created.
NewArrival	Sent by a parcel when a new parcel is detected on a queue.
NewConfigContext	Sent by the parcel manager interface when a new configuration context entry is added to the parcel database table.
DeletedParcel	Sent by a parcel when a parcel is deleted.
AddNotification	Sent by the parcel manager interface to inform the notification object to add the specified event to its list of events. The method generates and returns a unique handle so that notification can be canceled.
StopNotification	Stops a previously started notification.
FlushChannel	Sent by the parcel manager to ensure that a specific channel is being monitored. If it is not, the notification server will explicitly check it before returning.
ClearErrors	Removes any errors stored in the errors collection object.

Table 9: Notification Interface for Notification Object 238

<u>Name</u>	<u>Description</u>
NewParcel	Called when a new parcel is created on the local system.
ParcelUpdate	Called when a change occurs to a monitored parcel.
NewArrival	Called when a parcel arrives on the queue.
DeletedParcel	Called when a parcel is deleted.

The monitor object 240 checks the transfer services channels for new items in the channel. When the monitor object 240 is running (i.e., StartMonitor has been called) and finds a new parcel, it internally adds that parcel to a list of parcels to watch. When a trailer is found for that parcel, a parcel object is created for it, the trailer information is added to the parcel database, and the watch is terminated.

Table 10 lists the methods supported by the monitor object 240.

Table 10: Methods for Monitor Object 240

<u>Name</u>	<u>Description</u>
Init	Initializes the monitor object.
StartMonitor	Begins a separate thread to watch for incoming messages.
AddChannel	Tells the monitor object to add this channel (queue) to its list of queues to monitor.
CancelMonitor	Terminates the monitor thread.
DeleteChannel	Instructs the monitor object to remove the channel (queue) from its list.

1 CycleMonitorThread Forces the monitor thread to go through one loop,
2 thus ensuring that all monitored channels have been
3 checked.

4 A configuration context object 242 is created by the parcel manager
5 interface 224 to retrieve and manage configuration context records. These records
6 store information about a specific channel (MSMQ queue or file system directory).
7 The primary index is the context id, and each context id may be partitioned by
8 parcel type, thus allowing separate channels (and potentially separate channel
9 access and security) for different parcels.

10 **Transfer Services**

11 The transfer service 132 facilitates the physical movement of data. Fig. 7
12 shows the transfer services layer 132 in more detail. The transfer services layer
13 152 residing at the service center gateway 86 is essentially the same, and is not
14 described in detail.

15 The transfer service 132 has three objects: a transfer services object 244, a
16 send stream object 246, and a receive stream object 248. The transfer services
17 object 244 is the wrapper around the transport mechanism (e.g., MSMQ or file
18 system). Tables 11 and 12 define the properties and methods of the transfer
19 services object 244.

Table 11: Properties for Transfer Services Object 244

<u>Name</u>	<u>put/get</u>	<u>Description</u>
EnableImmediateSend	get, put	Specifies whether the actual transfer should begin immediately with the first message or wait until all messages have been written.
LineUp	get	For MSMQ, returns whether or not the transmission line for the queue is up. The file system implementation always returns true.
Errors	get	Returns the errors collection object.

Table 12: Methods for Transfer Services Object 244

<u>Name</u>	<u>Description</u>
Init	Initializes the transfer services method to a channel (MSMQ queue name or file system root directory).
StartSend	Starts a new series of messages by creating and returning a send stream object which can then be used to actually send/receive the messages. Internally creates an ID or “serial number” for the series. A send stream object is used to send a single parcel or bulletin.
GetNextHeader	Checks the queue (or file system) for new message series by checking for messages with the “header” designation. If found, the method returns a receive stream object so that the calling function can access the header and optionally data. The header message is removed from the queue.
StartReceive	Based on a specific ID, the method returns a receive stream object so that the associated message series may be retrieved.
DeleteMessages	Deletes all messages with a given transfer ID within the

channel. Used by the parcel manager to clean up deleted parcels that have not been fully sent or received.

CreateChannel Creates a new channel and returns the created name (GUID for MSMQ). If the channel already exists, it simply returns the GUID.

DeleteChannel Deletes the specified channel.

The send stream object 246 is used to send a group of data messages, such as a group of parcel components. The data stream consists of a header message, one or more data messages, and a trailer message. The messages can be created in any order, but the receiver will not recognize the stream until the header message has been sent. The trailer message is preferably sent last. The properties and methods of the send stream object 246 are provided in Tables 13 and 14.

Table 13: Properties for Send Stream Object 246

<u>Name</u>	<u>put/get</u>	<u>Description</u>
ID	get	An internally generated, unique “serial number” associated with the message series.
Errors	get	Returns the errors collection object

Table 14: Methods for Send Stream Object 246

<u>Name</u>	<u>Description</u>
CreateSendStream	Creates a stream for a data message.
CreateHeaderStream	Creates a stream for a header message. The header message is preferably sent with high priority so that it appears at the beginning of the queue.

CreateSubHeaderStream	Creates a stream for a sub-header message. The sub-header message is used only by parcels to relay additional information needed to create the parcel entry in the receiving machine's parcel database. It is actually sent before the header to guarantee its presence when the header is read.
CreateTrailerStream	Creates a stream for a trailer message. The trailer message is generated after all other message streams have been closed and therefore queued for sending.
CommitSend	Commits the send operation
CancelSend	Aborts the entire stream of messages.

The receive stream object 248 supports retrieving a series of messages from a queue. The object uses transactioning to protect retrieval. If retrieval fails, the entire retrieval is rolled back so that it may be attempted again. Tables 15 and 16 define the properties and methods of the receive stream object 248.

Table 15: Properties for Receive Stream Object 248

<u>Name</u>	<u>put/get</u>	<u>Description</u>
ID	get	The internally generated, unique “serial number” associated with the message series. Generated by the sender.
Errors	get	Returns the errors collection object.

Table 16: Methods for Receive Stream Object 248

	<u>Name</u>	<u>Description</u>
3		
4	GetNextReceiveStream	Creates a stream for the next message in the series of messages. When there are not more messages, the method returns false along with a NULL pointer to the stream.
5		
6		
7	GetHeaderStream	Creates a stream for the header message.
8		
9	GetSubHeaderStream	Creates a stream for the sub-header message.
10		
11	GetTrailerStream	Creates a stream for the trailer message. If the trailer message is not yet present, the method returns false along with a NULL pointer to the stream.
12		
13		
14	CancelReceive	Cancels the retrieval currently in progress. Messages retrieved using this object are put back into the queue. If the object is terminated improperly, then this method is automatically called to restore state.
15		
16		
17		
18	CommitReceive	Commits the retrieval of messages associated with this object instance.

Parcel Flow

In general, a parcel flows from a sending computer (e.g., the biller's BIS) to a receiving computer (e.g., service center). The sending computer creates a parcel of data (such as a template or a batch of payments) and sends it to the receiving computer. The receiving computer receives the parcel and processes it. Upon

1 completion, the receiving application sends a bulletin back to the sender consisting
2 of processing status.

3 Fig. 8 shows the parcel flow process in more detail, with ongoing reference
4 to Fig. 7. For convenience and illustration purposes, the objects shown in Fig. 7
5 are referenced for both the parcel manager resident at the sending computer and
6 the parcel manager resident at the receiving computer.

7 At step 250, an application 220 running on the sending computer creates a
8 parcel. The application instantiates a parcel manager object, and requests a new
9 parcel object 230. For each piece to be transferred, the application asks the parcel
10 object 230 to create a parcel component 232 and feeds the component the
11 appropriate data. The contents and layout of the parcel are defined by the
12 application. After all components have been created, the application 220 commits
13 the parcel and terminates (or starts work on a new parcel).

14 At step 252, the parcel manager 134 begins the parcel transfer from the
15 sending computer (e.g., BIS) to the receiving computer (e.g., service center). The
16 parcel manager, with assistance from the transfer services 132, creates a “header”
17 message that contains information to prepare the receiving computer (or instance
18 of the parcel manager running thereon) to receive the parcel. The sending parcel
19 manager converts the parcel components into a series of messages (e.g., MSMQ
20 messages) and then creates a “trailer” message to inform the receiving computer
21 that all of the parcel components have been sent. The parcel manager monitors the
22 MSMQ activity and updates the internal database 228 to reflect that the parcel is
23 being transferred to the receiving computer. The sending parcel manager may also
24 return notifications to the application reflecting the current status.

25 At step 254, the parcel manager at the receiving computer begins receiving
the parcel. The receiving parcel manager creates a new parcel entry in its internal

1 database 228 from the information contained in the parcel “header” message. The
2 receiving parcel manager propagates information about the existence of the parcel
3 by adding a record to the parcel database. When the parcel has completely arrived,
4 the parcel manager updates its database tables and generates a notification 238 to
5 all applications that are monitoring the arrival of that particular parcel type.

6 At step 256, after the entire parcel is received and stored, a receiving
7 application executing at the receiving site begins processing the parcel. The
8 receiving application instantiates a parcel manager object and continuously or
9 periodically checks for parcels of a certain type and of a certain state. When a
10 parcel that meets the filter requirements is present, the application asks for the
11 parcel and “locks” the parcel via the parcel status in the database so that no other
12 application may retrieve the parcel contents. The application then queries the
13 parcel object for components and retrieves each component. Upon successful
14 retrieval of all components, the parcel manager deletes the series of messages from
15 the transfer message queues. Upon completion, the receiving application asks the
16 parcel manager for notifications whenever a new parcel of the specified type
17 arrives on its queue.

18 At step 258, the parcel manager at the receiving computer creates one or
19 more bulletins 234 to notify the sending computer that the parcel has been
20 successfully transferred. More particularly, an application asks the parcel manager
21 for the parcel object and creates a bulletin for the parcel. The application provides
22 bulletin information such as a content state to the bulletin object 234. The
23 application optionally generates either a text or binary data message. A textual
24 message can be examined via the operations console. The application commits the
25 bulletin.

At step 260, the parcel manager at the receiving computer (e.g., service center) transmits a bulletin back to the sending computer. The process is very similar to transferring a parcel. The parcel manager chooses a queue to send the bulletin. The parcel manager then generates a header message containing a “processing complete” transfer state. The parcel manager generates a data message containing the specifics of the bulletin, including any text or binary data. The parcel manager commits the data and updates the appropriate internal database tables to reflect that the bulletin has been sent to the sending computer. The parcel manager monitors MSMQ activity about the series of messages through callback functions, updating its internal database and sending out notifications to requesting applications.

At step 262, the sending computer (e.g., BIS) receives the incoming bulletin and routes it to the proper instance of the parcel manager. A parcel table stored in the parcel database 228 at the sending computer track parcels that have originated from that computer. If the parcel does not exist at the system, there is a likelihood that the system has experienced some kind of failure and hence the computer uses the header information to recreate the appropriate parcel table entry. Once selected, the parcel manager updates its internal database tables and loads the data into the details table in the parcel database 228. The parcel manager deletes the queued message and sends out notifications 238 to anyone monitoring bulletins on that particular parcel.

At step 264, the management console presents the bulletin contents through the UI (Fig. 4). The management console instantiates the parcel manager and requests the status of all parcels for a given time period. The management console asks for notification when any event occurs. These notifications are generated

1 throughout the parcel transfer and bulletin feedback process, as represented
2 diagrammatically by the dashed paths from steps 250-262 to step 264.

3 When a notification arrives, the management console asks for a parcel
4 object for the changed parcel and updates the UI screen based on the state of the
5 parcel and its contents. More particularly, the management console module adds a
6 new entry to the list (such as entries 104-112 in Fig. 4) reflecting the location and
7 status of a particular parcel and its contents. Fig. 4 illustrates three entries 106,
8 108, and 110 for the same parcel #6407, which reflects different locations and
9 statuses of the parcel. The first two entries 106 and 108 result from the steps in the
10 parcel transfer process. Entry 106, which indicates that the biller is sending the
11 parcel containing the 12/1/97 batch to the service center, is generated as a result of
12 step 252. Entry 108, which reflects that the parcel has been processed and loaded
13 in the service center database, might be the result of a notification sent out during
14 step 256.

15 **Operation of BIS and Service Center Gateways**

16 During a normal billing cycle, the biller sends a batch of billing data to the
17 service center. The biller may also submit a template, rules, and resources if the
18 service center does not already have them on file. The service center creates
19 billing statements from the billing data and templates, and distributes them to
20 consumers. When a consumer authorizes payment, the service center facilitates
21 collection of the funds. The service center then disburses the collected payments
22 to the biller. To illustrate how the gateways operate to transfer billing-related data,
23 two exemplary tasks are described below.

24 **Exemplary Task 1:** Fig. 9 shows a method for handling templates. At step
25 270, the biller operator invokes the management console and chooses a “Create
New Parcel” option. The management console UI prompts the operator for a

1 parcel type, and the operator enters “template” as the type. At step 272, the
2 management console UI presents a dialog box requesting three pieces of
3 information: the name of a template file, the biller ID, and a new template name.
4 The template file name and biller ID are used at the service center to uniquely
5 identify a particular template. The template name is any unique name that is
6 convenient to remember for the biller.

7 If the template contains industry schema, the BIS gateway validates this
8 schema (step 274). The BIS gateway assigns a template ID to the newly created
9 template (step 276). The template ID is recorded in the BIS database¹⁴⁴.

10 The statement designer application 62 calls via the template handler 142
11 into the parcel manager interface 224 to create a template parcel (step 276). The
12 template parcel 230 contains the following information: biller ID, template ID,
13 industry schema ID, and template name. The parcel is sent to the service center
14 during the next connection with the service center (step 278). The service center
15 processes the template parcel and adds a record to the template table (step 280).
16 The service center’s parcel manager generates and returns a bulletin indicating that
17 the template has been received and installed at the service center (step 282).

18 Exemplary Task 2: Fig. 10 shows a method for handling a batch of billing
19 data for an installed template. The biller creates billing data using its legacy
20 billing system. The billing data is passed through the statement data translator 28
21 (step 290). The translator instantiates a statement batch object to hold the data
22 (step 292). The translator 28 specifies the biller and the template to be associated
23 with the billing data (step 294) and validates the specified biller and template
24 against records of authorized billers and installed templates received from the
25 service center (step 296). This validation process ensures that the billing data is
for an approved biller recognized by the service center and is for a template that is

1 installed at the service center. The statement translator 28 then loads data into the
2 statement batch object. The statement batch object accepts data that complies with
3 the available fields in the industry schema tables.

4 The BIS gateway assigns a batch ID to the statement batch and a statement
5 ID to each statement in the batch (step 298). The statement data translator 28 calls
6 via the batch handler 140 into the parcel manager interface 224 to create a
7 statement batch parcel (step 300). The batch parcel contains the following
8 information: biller ID, batch ID, template ID, template rule ID, resource table
9 records, statement table records, and industry table records. The batch parcel is
10 sent to the service center during the next connection with the service center (step
11 302). The service center processes the batch parcel and loads the data into the
12 service center database (step 304). The service center's parcel manager generates
13 and returns a bulletin indicating that the batch has been received and loaded at the
14 service center (step 306).

15 Other tasks in addition to handling the template and billing data include
16 processing the payment receipt and exchanging consumer information (e.g., new
17 registration, change of address, etc.). These tasks function similarly in that the BIS
18 or service center create parcel objects and use the parcel manager to exchange the
19 information. For each separate task, however, the BIS calls into the parcel
20 manager using a handler for that task, such as the consumer information handler
21 136 and the payment handler 138.

22 Although the invention has been described in language specific to structural
23 features and/or methodological steps, it is to be understood that the invention
24 defined in the appended claims is not necessarily limited to the specific features or
25 steps described. Rather, the specific features and steps are disclosed as exemplary
 forms of implementing the claimed invention.

1 **CLAIMS**

2 1. A parcel manager for managing transfer of data from a local computer
3 to a remote computer, the parcel manager being embodied on a computer readable
4 medium, comprising:

5 an interface object to present an interface into the parcel manager from one
6 or more external applications;

7 a parcel object created via a first function presented by the interface object,
8 the parcel object providing functionality to place the data in one or more parcel
9 components for transferring to the remote computer; and

10 a notification object created via a second function presented by the interface
11 object in response to a request from an external application, the notification object
12 providing functionality to track a status of the parcel object as the parcel
13 components are transferred to the remote computer.

14
15 2. A parcel manager as recited in claim 1, further comprising a bulletin
16 object to hold update information regarding the parcel object.

17
18 3. A parcel manager as recited in claim 1, further comprising a monitor
19 object created by the notification object to check for presence of the parcel
20 components.

21
22 4. A parcel manager as recited in claim 1, further comprising a parcel
23 database object to add and retrieve information regarding the parcel object in a
24 database.

1 5. In an electronic billing system in which a biller submits billing data to
2 a service center and the service center generates billing statements from the billing
3 data and electronically distributes the billing statements to consumers on behalf of
4 the biller, a parcel manager executing on a biller computer system to manage
5 transfer of the billing data to the service center and to track status of the billing
6 data as it is transferred.

7
8 6. A biller integration system, which interfaces with an existing billing
9 system of a biller, comprising:

10 a translator to convert billing data from the biller's existing billing system
11 to a particular format;

12 a statement designer to create a statement template for visually presenting
13 the billing information in a customized arrangement that is determined by a biller;

14 a gateway to facilitate transfer of the statement template and the billing data
15 to a billing service center and to monitor status of the statement templates and the
16 billing data as they are transferred; and

17 a parcel manager implemented as part of the gateway, the parcel manager
18 creating a parcel to carry the statement templates and billing data and generating
19 notifications to provide the status of the parcel as it is transferred.

20
21 7. A biller integration system as recited in claim 6, wherein the parcel
22 manager tracks status of the parcel after transfer is complete.

1 8. A biller integration system as recited in claim 6, further comprising a
2 management console that supports a user interface (UI), the management console
3 interfacing with the gateway to present the status of the parcel as it is transferred.

4
5 9. A biller integration system as recited in claim 6, further comprising a
6 parcel database to store information on the parcel.

7
8 10. A biller integration system as recited in claim 6, wherein the
9 translator, the statement designer, the gateway, and the parcel manager are
10 embodied as software modules stored on a computer-readable medium.

11
12 11. In an electronic system for transferring data from a local computer
13 to a remote computer, a software program embodied on a computer readable
14 medium for execution on the local computer, the software program presenting an
15 application program interface to handle requests for services from an external
16 application, the application program interface being responsive to separate
17 commands to perform the following services:

18 creating a new parcel to carry the data from the local computer to the
19 remote computer;

20 searching a group of parcels according to a date;

21 searching the group of parcels according to a state;

22 searching the group of parcels according to parameters supplied by the
23 external application;

24 locating a particular parcel from the group; and

25 initiating a notification service that supports a monitoring function to track
 the parcel as it is transferred from the local computer to the remote computer.

1
2 **12.** In an electronic system for transferring data from a local computer to
3 a remote computer, a software program embodied on a computer readable medium
4 for execution on the local computer, the software program having a parcel object
5 that is responsive to separate commands to perform the following services:

6 creating a parcel component to hold at least part of the data to be transferred
7 from the local computer to the remote computer;

8 sending one or more of the parcel components to the remote computer;

9 creating a bulletin to hold status information regarding transfer of the parcel
10 components;

11 searching a group of bulletins according to a date;

12 searching the group of bulletins according to a state;

13 locating a particular bulleting from the group; and

14 receiving a parcel component from the remote computer.

15
16 **13.** In an electronic system for transferring data from a local computer to
17 a remote computer, a software program embodied on a computer readable medium
18 for execution on the local computer, the software program having a bulletin object
19 that is responsive to separate commands to perform the following services:

20 specifying a type of a bulletin, the bulletin being used to hold status
21 information regarding transfer of the parcel components;

22 designating a pointer to detail information for the bulletin;

23 sending the bulletin to the remote computer; and

24 receiving the bulletin from the remote computer.

1 **14.** In an electronic system for transferring data from a local computer to
2 a remote computer, a software program embodied on a computer readable medium
3 for execution on the local computer, the software program having a notification
4 object that is responsive to separate commands to perform the following services:

5 awaiting information concerning creation or arrival of a parcel used to carry
6 the data between the local and remote computers;
7 designating parcel events of which the status is requested; and
8 updating a status on the parcel.

9
10 **15.** A method for managing transfer of data from a local computer to a
11 remote computer, comprising the following steps:

12 receiving a request to transfer data at a parcel manager application program
13 interface;
14 creating a parcel object to hold the data via a function of the parcel manager
15 application program interface;

16 creating a notification object via a second function of the parcel manager
17 application program interface; and

18 tracking, via the notification object, a status of the parcel as the parcel
19 components are transferred to the remote computer.

20
21 **16.** A method as recited in claim 15, further comprising the step of
22 creating one ore more parcel component objects to hold the data via a function of
23 the parcel object.

1 **17.** A method as recited in claim 15, further comprising the step of
2 updating the status of the parcel.

3
4 **18.** A method as recited in claim 15, wherein the request is received
5 from an external application, and further comprising the step of sending the status
6 of the parcel to the external application.

7
8 **19.** A computer program embodied on a computer-readable medium to
9 perform the steps in the method as recited in claim 15.

1 **ABSTRACT**

2 A parcel management system is provided to reliably transfer parcels from
3 one computer to another and track the parcels as they are transferred. The parcel
4 management system is implemented in a distributed electronic billing system in
5 which billers submit billing data to a service center and the service center
6 generates billing statements from the billing data and electronically distributes the
7 billing statements to consumers on behalf of the biller. The electronic billing
8 system includes a biller integration system resident at each of the billers. The
9 biller integration system is a set of software tools that integrate with the biller's
10 existing billing and accounting systems. The biller integration system sends the
11 billing data and a statement template to the billing service center, where they are
12 stored. The service center generates customized billing statements by inserting the
13 data into the template and distributing the billing statements electronically to
14 consumers. The biller integration system and service center are each equipped
15 with a gateway to facilitate the exchange of the statement template, the billing
16 data, resources, and rules. Each gateway has a parcel manager to reliably transfer
17 parcels and track the parcels as they go from one computer at the biller to another
18 computer at the service center. Through this parcel handling and monitoring
19 system, the biller integration system keeps the biller informed as to the location
20 and status of the statement templates, the billing data, any forthcoming payments,
21 and so forth.

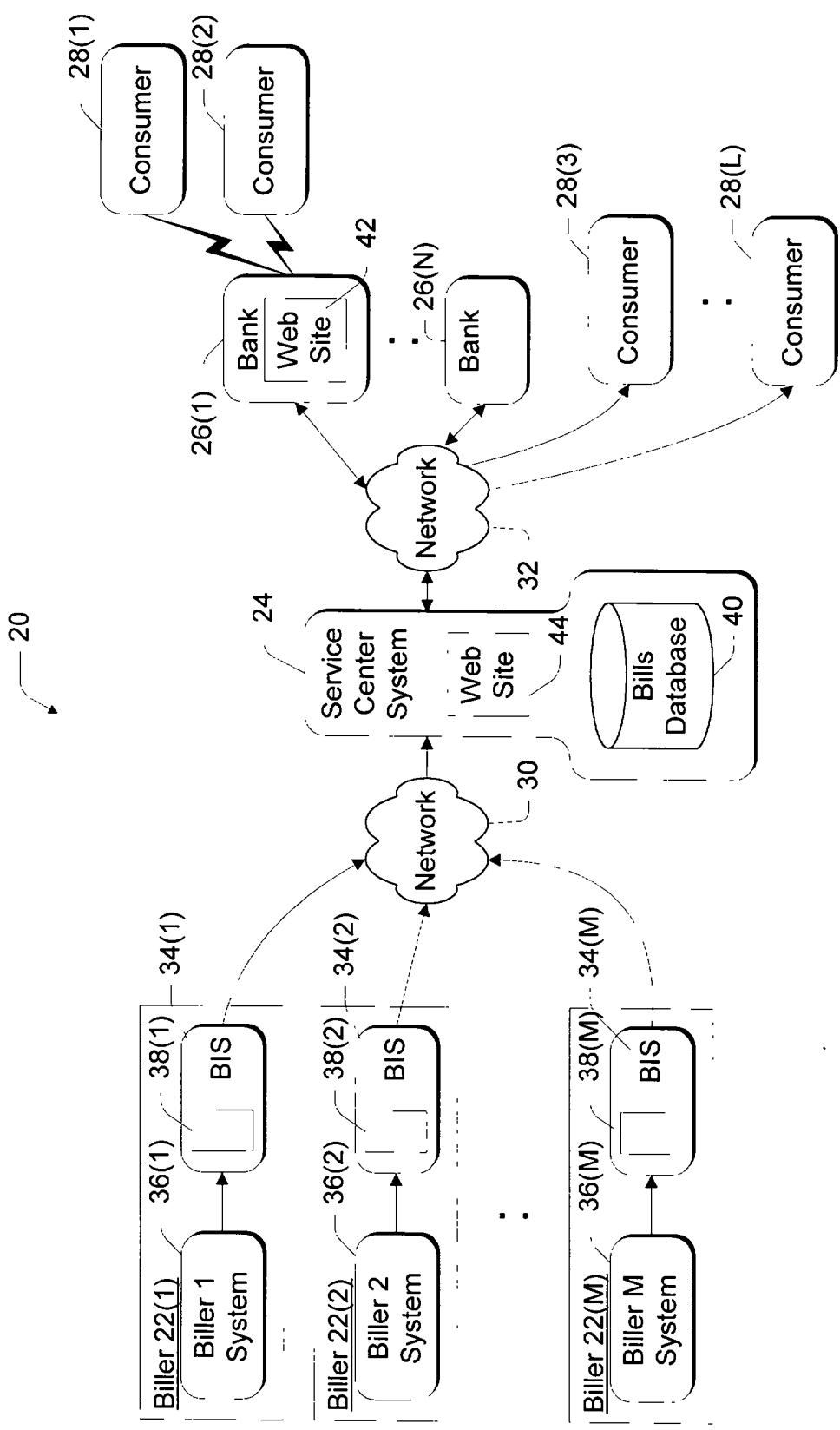


Fig. 1

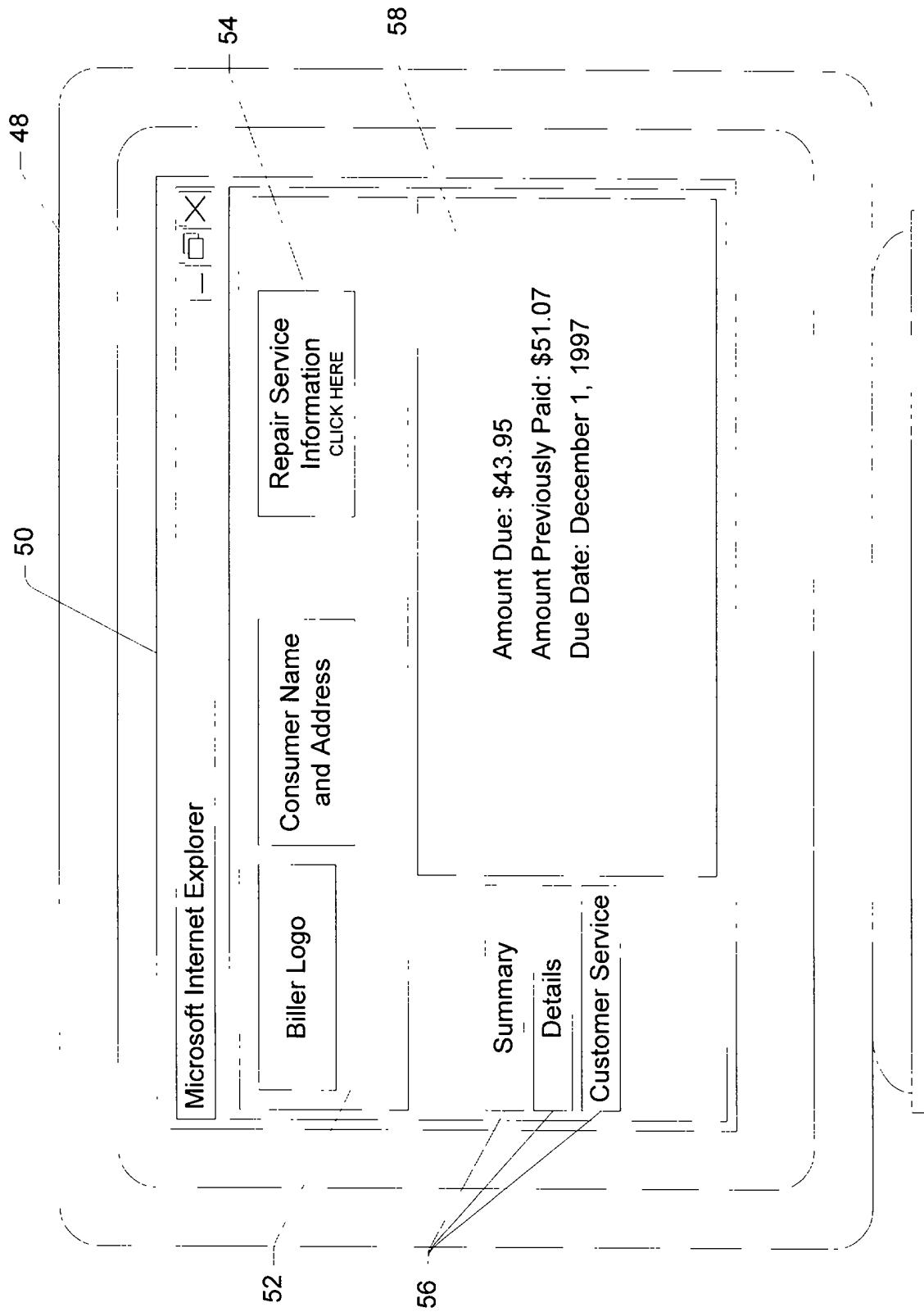
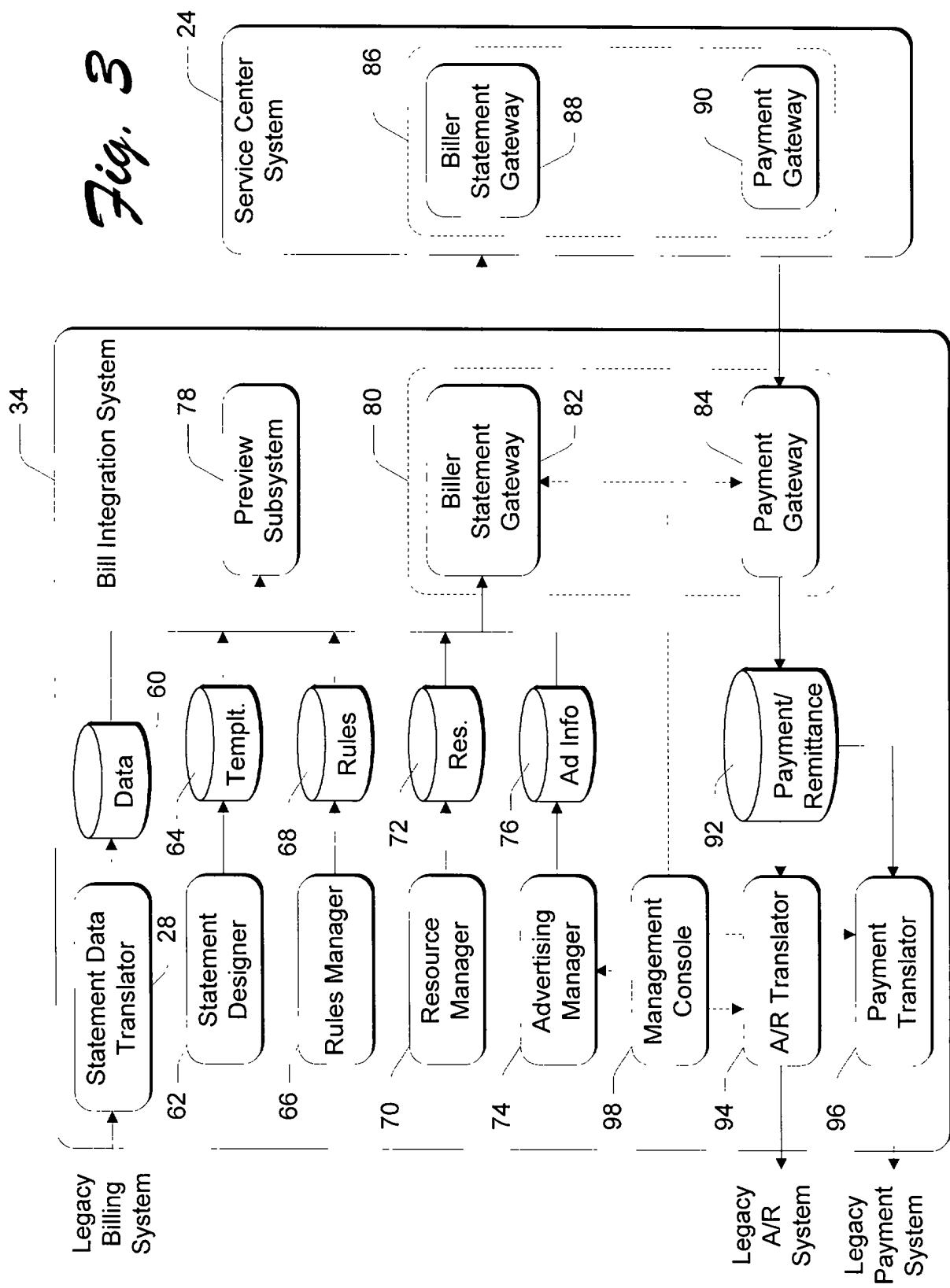


Fig. 2

Fig. 3



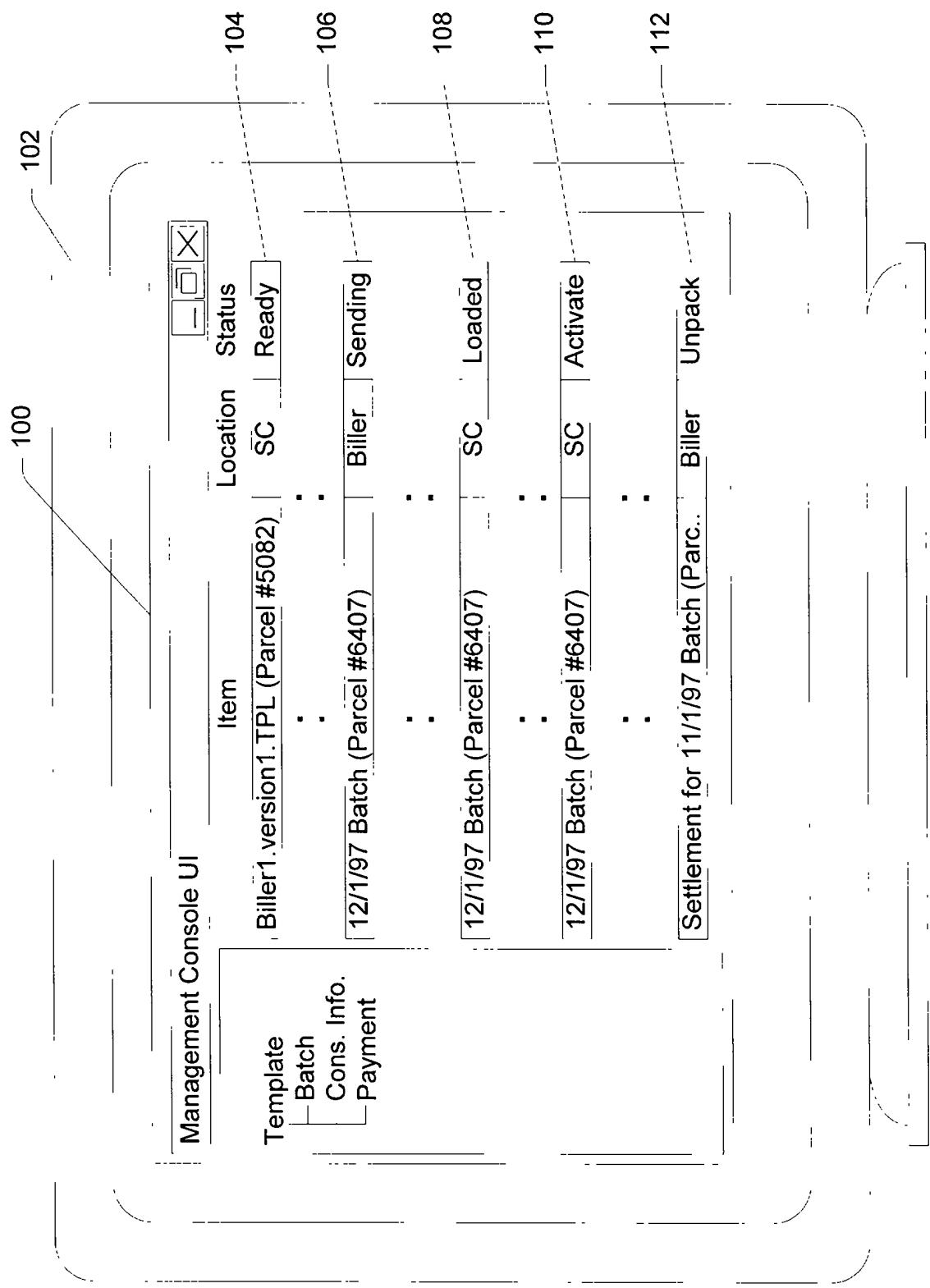


Fig. 4

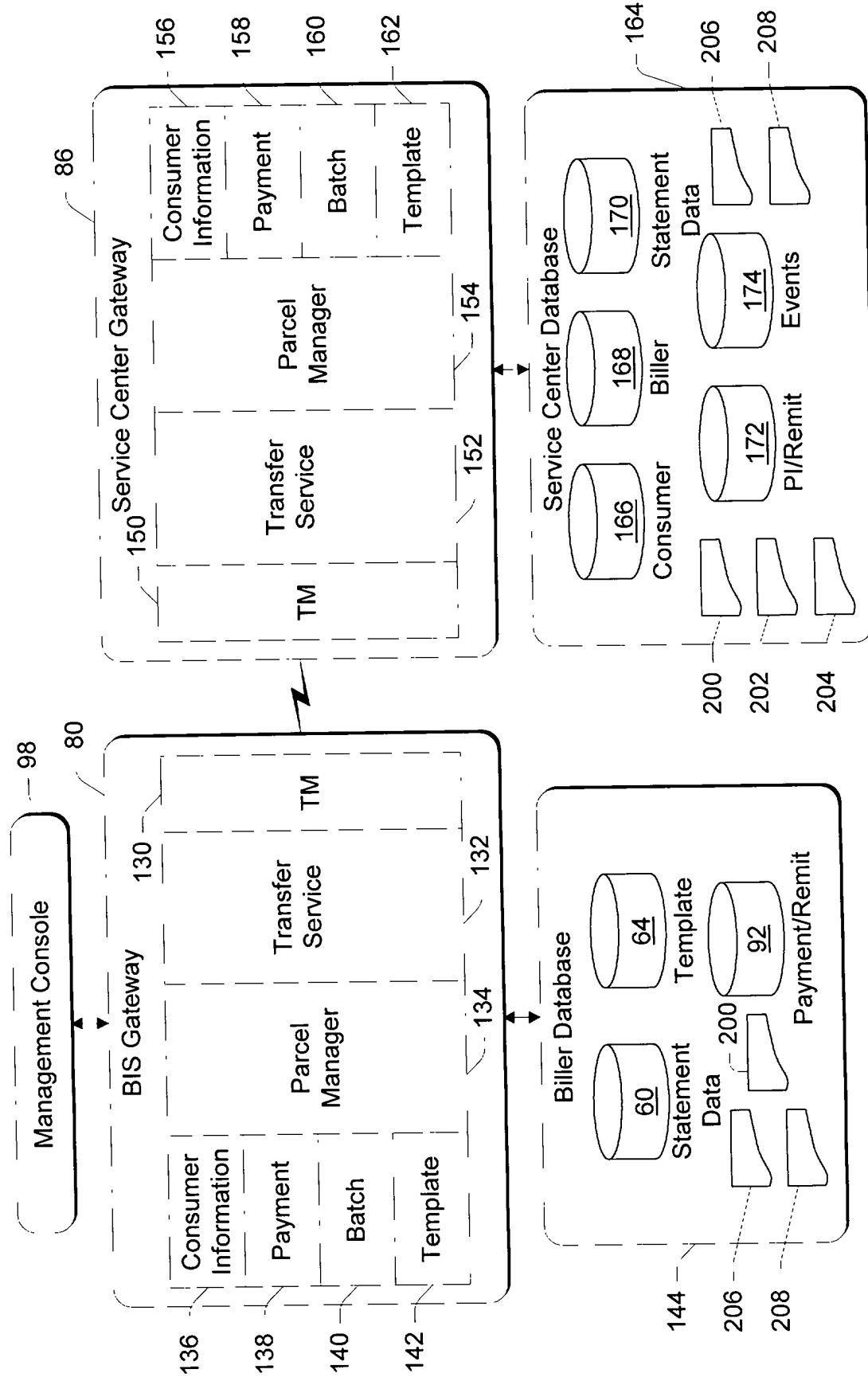


Fig. 5

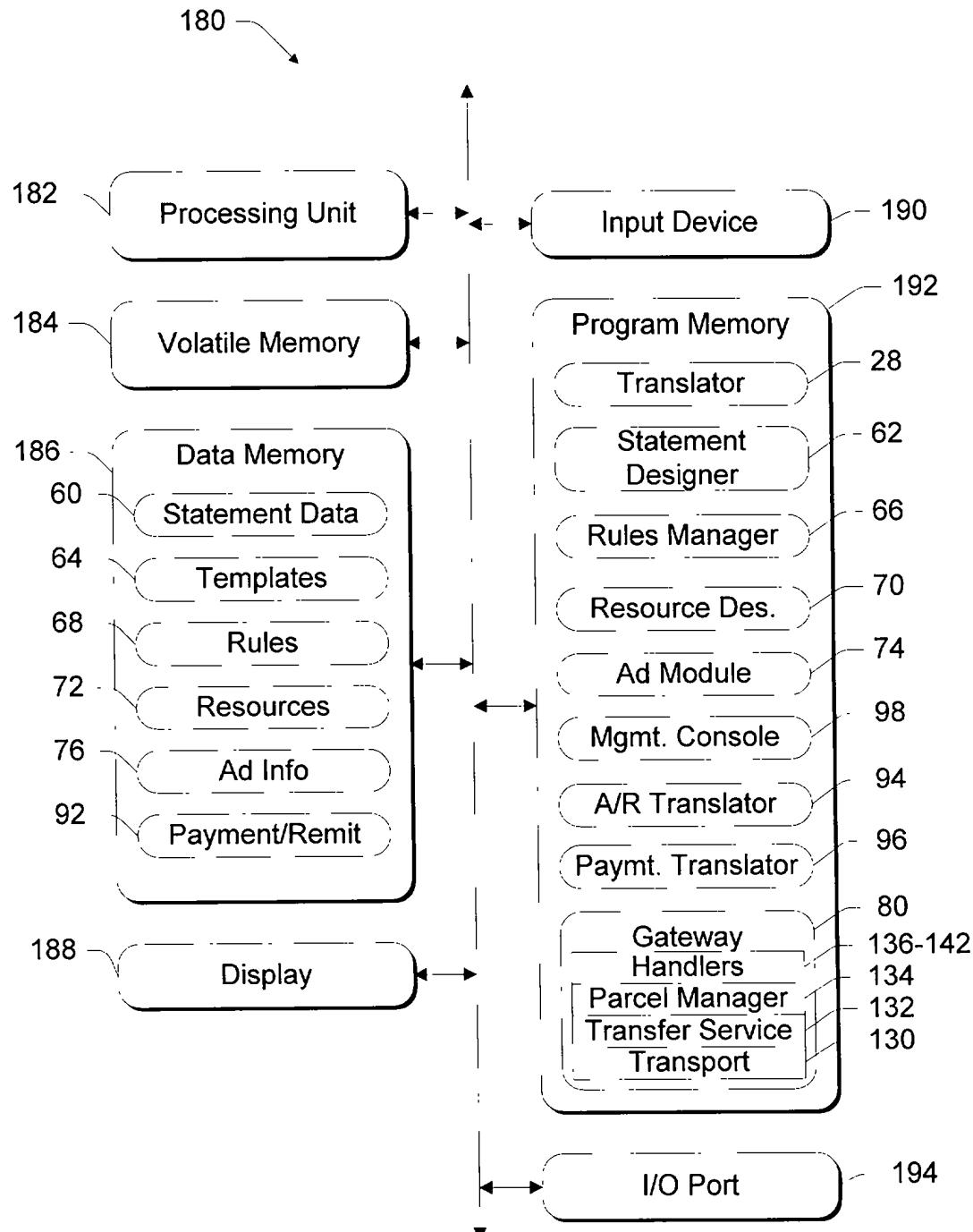


Fig. 6

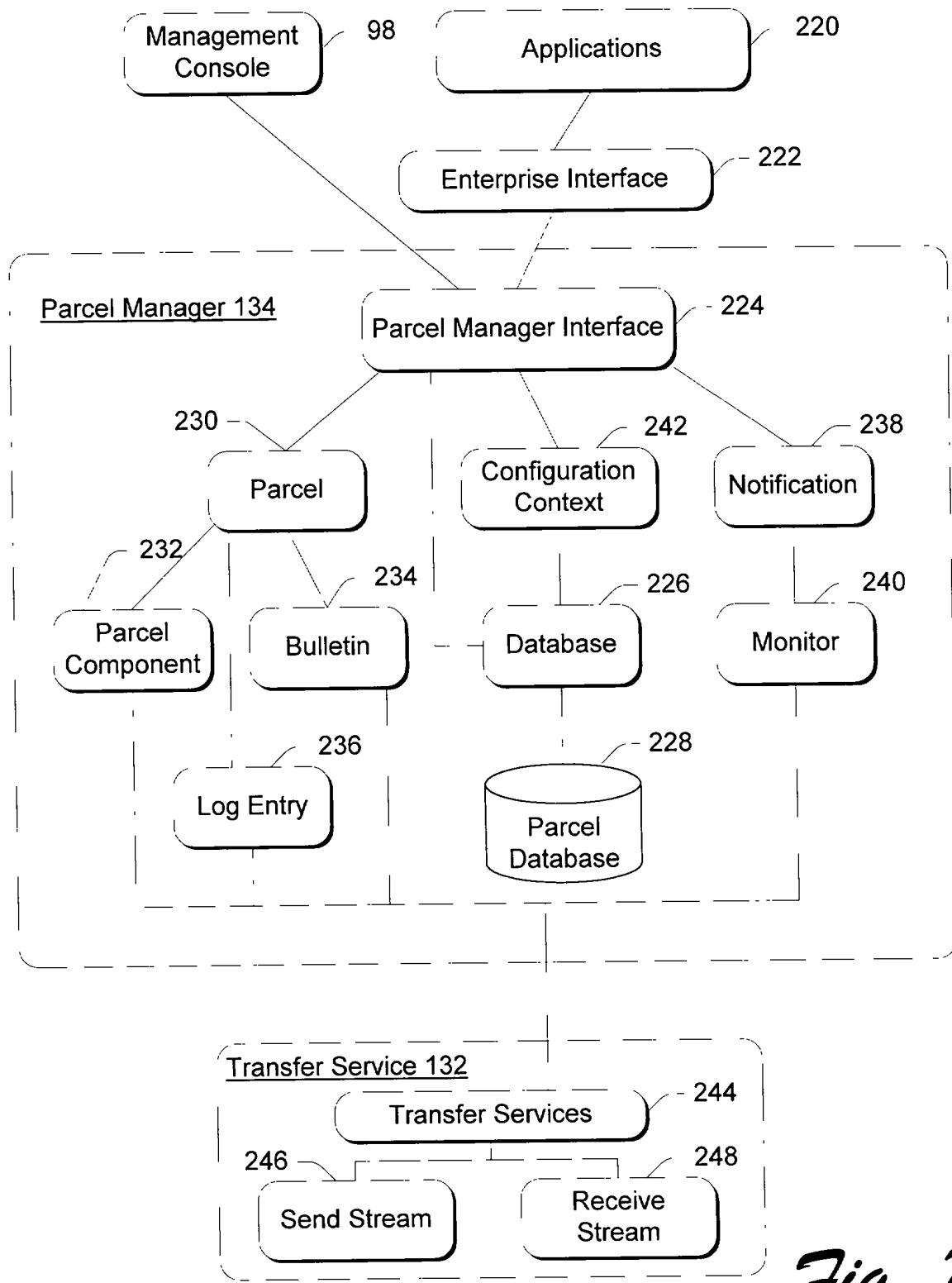


Fig. 7

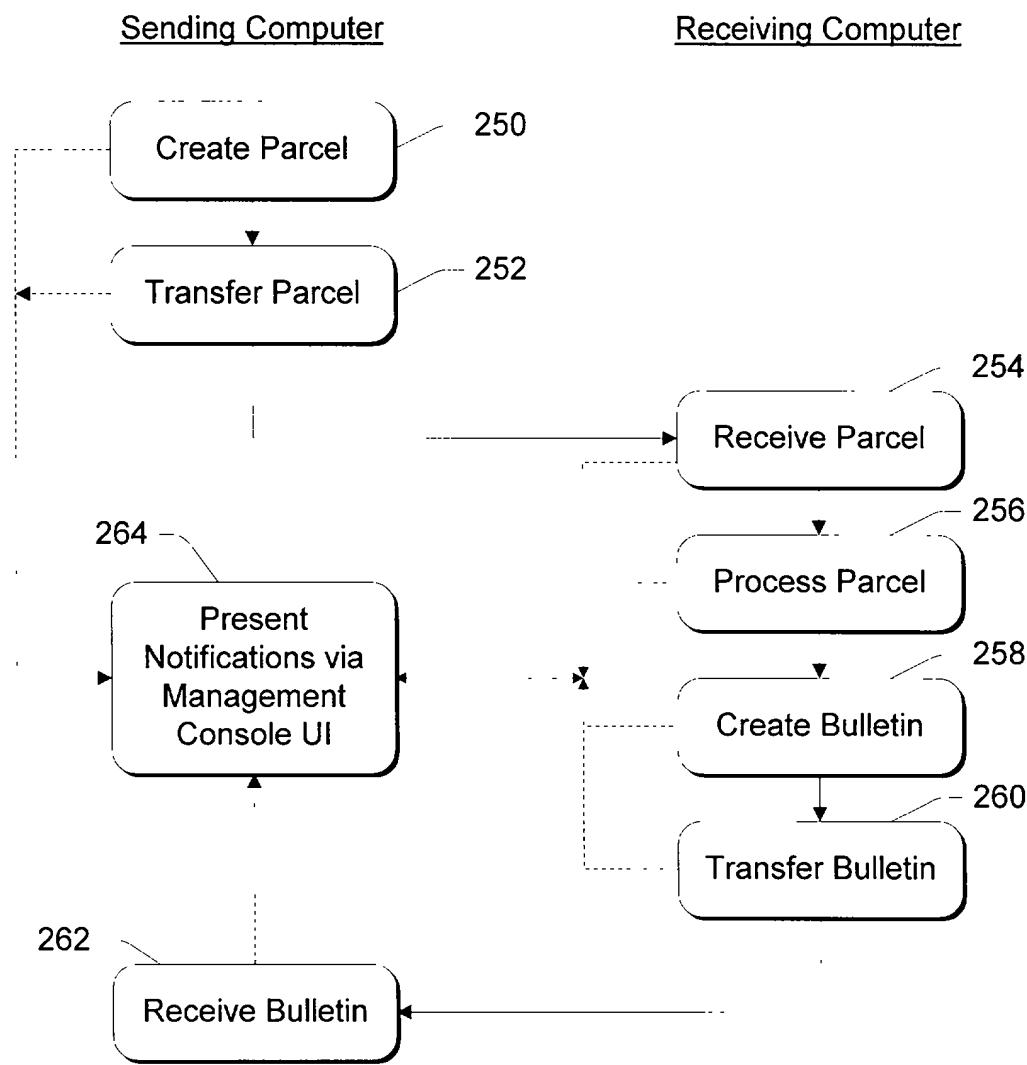


Fig. 8

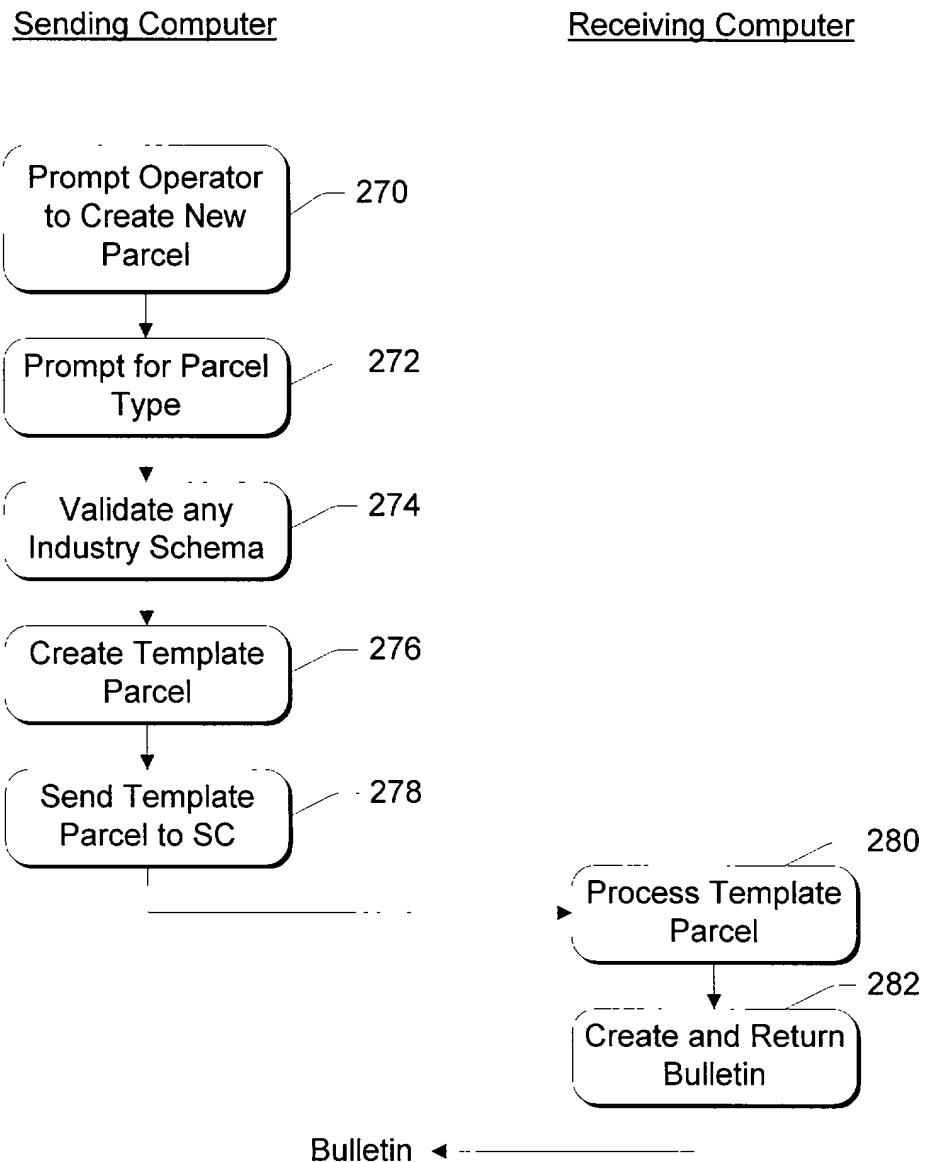


Fig. 9

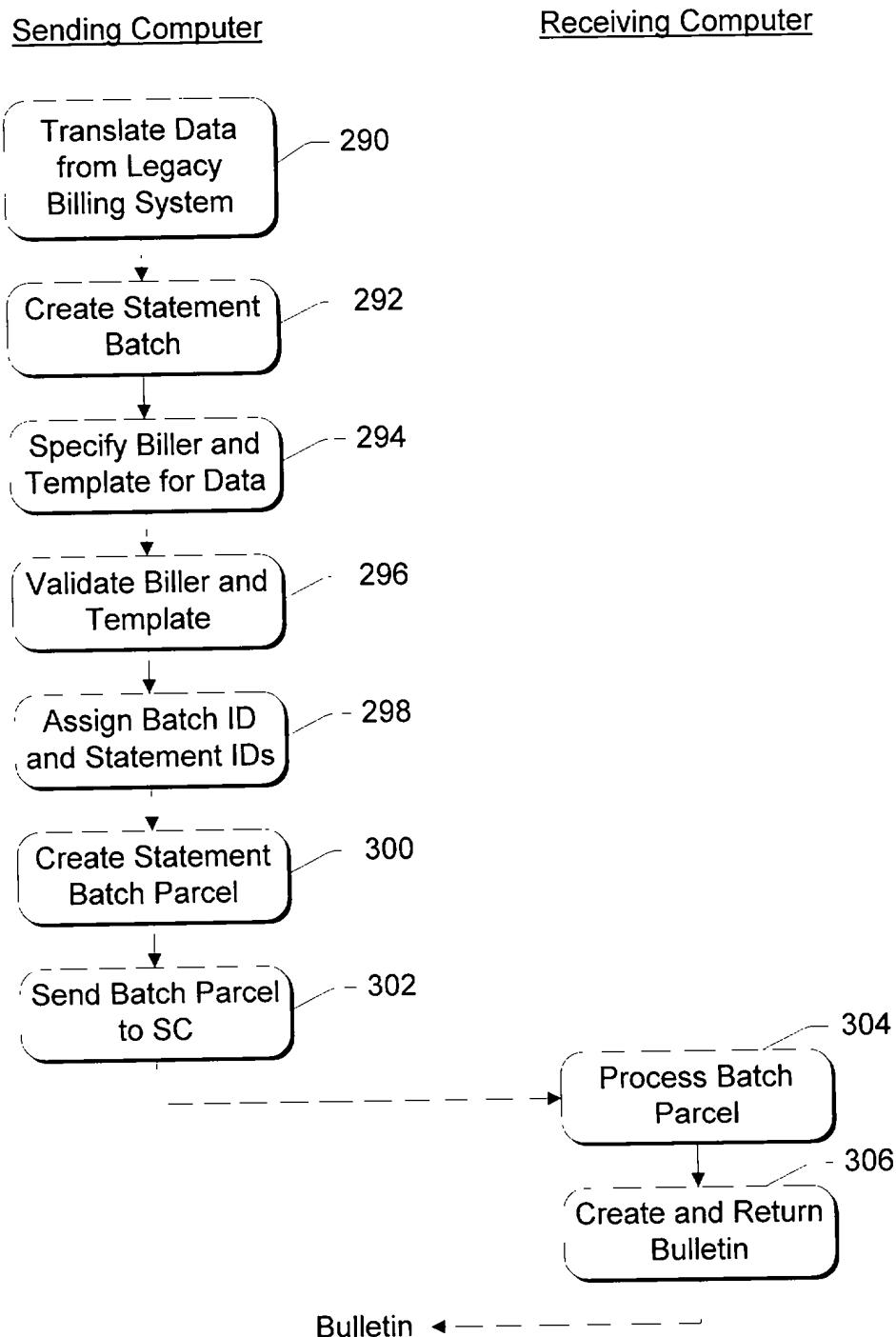
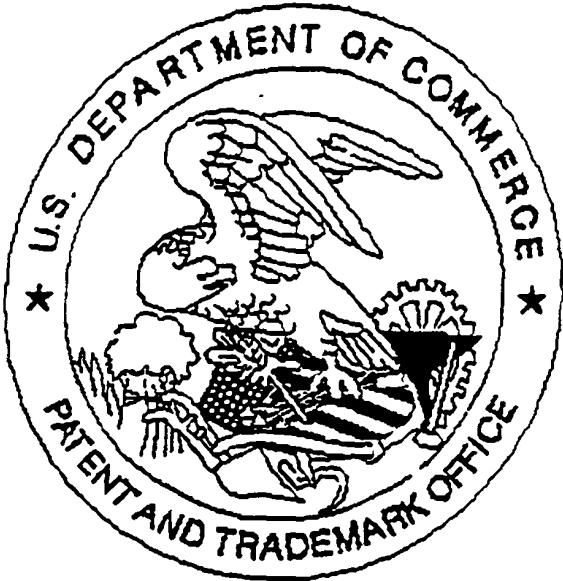


Fig. 10

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